



Pune District Education Association's
Annasaheb Magar Mahavidyalaya
Hadapsar, Pune- 411028

Affiliated to Savitribai Phule Pune University, Pune



Self Study Report: 2024 (4th Cycle)



Criterion – 3
Research, Innovation and Extension

Key Indicator 3.3- Research Publication and Awards

Metric: 3.3.1(QnM)

Number of research papers published per teacher in the Journals as notified on UGC CARE list during the last five years



Submitted to
NATIONAL ASSESSMENT AND ACCREDITATION COUNCIL BENGALURU



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Research Paper

A.Y. 2020

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1. Title of Paper: Gramin Katha & Samajvastav

ISSN:2229-4929

ग्रामीण कथा आणि समाजवास्तव

- डॉ. नानासाहेब पवार

नव्वदोत्तर काळ हा जागतिकीकरणाचा कालखंड आहे. अर्थव्यवस्थेत झालेल्या मूलगामी बदलांमुळे जीवनाच्या सर्वच क्षेत्रात परिवर्तन घडून आलेले आहे. झालेले हे बदल फक्त जगाच्या भौतिक पातळीवरचे नाहीत तर मानवी नातेसंबंध, त्यांचे भावनिकत्व, भाषा, समाजातील मूल्यव्यवस्था इतक्या खोलवर हे बदल झालेले आहेत. हा काळ बाजारकेंद्री आहे. त्यामुळे माणसाचे ग्राहकात रूपांतर झालेले आहे. त्यांच्या माणूसपणापेक्षा त्याचे ग्राहकत्व महत्त्वाचे मानले जात आहे. जागतिकीकरणाच्या सांस्कृतिक आक्रमणाने पूर्वापार चालत आलेले आपले संचित नष्ट केले जात आहे. अमेरिकेचा साम्राज्यवाद, बहुराष्ट्रीय कंपन्यांचे वर्चस्व, वाढते संगणकीकरण आणि संपर्क माध्यमांचे अतिक्रमण, माहिती-तंत्रज्ञानाचा विस्फोट धर्मांध ध्रुवीकरण, दहशतवाद, शेतकऱ्यांच्या आत्महत्या, वाढती आर्थिक विषमता आणि बेरोजगारी, लोकचळवळीचा होणारा न्हास, इंग्रजीचा जागतिक भाषा म्हणून झालेला उदय व जगभरातील नष्ट होत असलेल्या बोलीभाषा, पर्यावरणाचा विनाश या साऱ्यांमुळे नव्वदोत्तर कालखंड काळवंडून गेल्याचे दिसते.

जागतिकीकरणाचे ग्रामीण जीवनावरील परिणाम

जागतिकीकरण हा विषय संपूर्ण जगाला व्यापून राहिलेला आहे. कोणतेही क्षेत्र यापासून दूर नाही. उदारीकरण भारतात येऊन आता जवळपास पंचवीस तीस वर्षे उलटून गेली आहेत. या काळात जगात अनेक बदल झाले. त्यामुळे त्याचे भारतीय समाजावर सकारात्मक व नकारात्मक असे दोन्ही स्वरूपाचे परिणाम दिसू लागले. उदारीकरणामुळे देशी-परदेशी खासगी भांडवल देशात मोठ्या प्रमाणावर वाढत गेले. या क्षेत्रात मोठ्या प्रमाणावर नफा असणाऱ्या क्षेत्रांना महत्त्व आले. यामध्ये उद्योग, प्रसारमाध्यमे, इंटरनेट, माहिती-तंत्रज्ञान सेवा व मनोरंजन या क्षेत्राची

। १०९ । अक्षर वाङ्मय । एप्रिल-मे-जून २०२० ।

Author Name: Prof. Potdar P. R.

2. Title of Paper: Current Situation of Poverty and Health of Indian Economy

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Current Situation of Poverty and Health of Indian Economy

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ABSTRACT

In This Research Paper summaries the Current Situation of Poverty in India and overview of Present Poverty line, Causes of poverty and Health of Indian Economy. Poverty can be defined as a phenomenon on which a section of the Society is unable to fulfil even its basic necessities of life. India is the second largest populous country and one of the largest economies in the world. But only a small percentage of the Indian population has benefited this impressive growth so far, as the majority of people in India are still living in abject poverty. Mostly people are staying unemployment. the lack of employment which provides a liveable wage in rural areas is driving many Indians into rapidly growing metro city's such as Mumbai, Delhi, Pune, Bangalore etc. this city's suffering problem such as Slum Area, drinking, water, electricity, garbage.

According to United Nations Development Programme Administrator Achim Steiner, In Just a Ten Years from 2005 to 2015 India Lifted 271 Million People out of Poverty. India with its population of 1.3 billion people now has 5% of its population living in extreme poverty, according to the World poverty Clock. Before we examine different efforts aimed at poverty alleviation, we should try to understand Current Situation of Poverty in India. This particular Research Paper presents on concept of Poverty, figures of Indian poverty, causes of poverty and Measures of poverty.

Keyword:

Poverty line, Absolute Poverty, Relative Poverty, Health, HDI, Uniform Recall Period, Mixed Recall Period, Rural Poverty, Urban Poverty.

Introduction:

Now we are 73 years of Independence in India, today we are the fastest growing Economy of the world. But this growth is not shared throughout the society, the development will be failed. Poverty continues to remain a serious problem in India, with its consequent toll on human welfare in the form of poor health, low levels of education and a poor quality of life.

The world has changed and continues to change rapidly. But we can't live happily as islands in a sea of Poverty... M.S. Swaminathan. Human beings need a certain minimum consumption of food and non-food items to survive. Out of the total population living in the rural parts of India, 25.7% is living below the poverty line whereas in the urban areas, the situation is a bit better with 13.7% of the population living below the poverty line.

Objectives of the study:

The following are the objectives of the study:

1. The First objective of the paper is to study the concepts of Poverty.
2. The Second objective of the paper is to highlight Current Situation of Poverty and Health of Indian Economy.

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3. Title of Paper: Debates on CCA & NRC

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Debates on CAA & NRC)

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Citizenship Amendment Act, enforced by the parliamentary majority, has created unprecedented confusion in the country. The nation-wide agitation against this law, created in an arbitrary and authoritative manner, without taking into account all the political parties and social elements, has broken the basic framework of the Constitution. The law is anti-Muslim, so the law is only opposed by the Muslims; such propaganda is being mocked. But even though the exterior of this law may seem anti-Muslim, intimate, but because of caste, class, femininity, the most serious impact of this law will be on the Dalits, tribals, peasants, workers and women, i.e., the proletariat.

In order to suppress the ongoing agitation against this law and to support the law, the authorities, the blind followers and the media are creating many understandings and misunderstandings. The common people have participated in the ongoing movement across the country. The Citizenship Amendment Act is not separate from the National Citizenship Register and the National Population Register, but they are directly related to each other. In India, even before anyone applying for citizenship from a border country or other country, there was a legal provision for granting citizenship to him. However, since the changes made by the current government, there has been a real controversy.

Who are the people, who are not citizens of India, living in India?

People from any country come to India who believes that they have been wronged and that we can stay safe in India, requesting direct shelter from the government. These people become refugees. Suppose they return to their country of origin for some time, there is no question, but if they want to remain here by giving citizenship, they will have to apply to the government. This is where citizenship law comes into play. The intruders, who come to our country without official permission from other countries, or enter the country illegally with a criminal purpose, but do not give their identity to the system of the country. We should first understand the difference. Then why is the government in urgent need of changing the old law? And what exactly is the role of the government or the mother organization of the government in making this change? It will come to mind.

History of the Law of Citizenship

This law has its roots in Maharashtra. In 1848, the first girls' school in India was started in Pune by Mahatma Phule and Savitribai Phule. The opposition of this school to the people of Sanatan is unanimous. Those who strongly believed that Household and child were the only field of women, to them the education of the girls would not be digested. If the girl learns, all the housemates would be at risk. In 1857, Hindus and Muslims fought together in an uprising against the East India Company government. The British Government took over the Indian Government from the Company Government. The British, however, consciously used the policy of divide and rule, knowing that the united future of Hindu Muslims would be dangerous to us.

Tilak was widely known as a nationwide leader in Indian politics. However, Tilak's views and the fight against British rule were political in nature. Tilak Agarkar's controversy over social reforms was an important stage of independence, first reform or independence? Agarkar said that Unless the society's bad

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4. Title of Paper: Swatantratar Kalatil Pramukh Chalwali

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

स्वातंत्र्योत्तर काळातील प्रमुख चळवळी

पा.सागर मा.कांबळे

मराठी विभाग

अण्णासाहेब मगर महाविद्यालय, हडपसर, पुणे-२८

प्रस्तावना-

परिवर्तनाच्या चळवळींचा समृद्ध वारसा भारत देशाला आहे. भारतीय समाज व्यवस्थेच्या काही सामाजिक व धार्मिक प्रथा अविभाज्य अंग होत्या. तसेच त्या भारतीय समाजमानामध्ये खोलवर रुजलेल्या होत्या. ज्यामध्ये सतीप्रथा, बालविवाह, जरठ कुमारी विवाह, नरबळी, स्त्रिया व त्यांचे प्रश्न, अस्पृश्यता, जातीप्रथा इ.चा समावेश होता. या सामाजिक प्रश्नांविरुद्ध संत आणि समाज सुधारकांनी आवाज उठवला आणि त्या नामशेष करण्यासाठी लढा दिला. ब्रिटीशांचा भारतात एकछत्री अंमल सुरू झाला होता. तत्कालीन राज्यकर्ते असणाऱ्या ब्रिटीश सरकारनेही सकारात्मक पावले उचलून अशा रुढींना पायबंद घालण्यास हातभार लावला. अशा या सामाजिक चळवळींचा प्रचार आणि प्रसार मोठ्या प्रमाणात झाला. त्या सामाजिक चळवळींचा आशय जनसामान्यांपर्यंत पोहोचून चळवळींचा लोकांमध्ये वाढला. ही महाराष्ट्राची परंपरा जुनी आहे. तिला वारकरी संप्रदाय व इतर परिवर्तनवादी विचारांचा समृद्ध वारसा आहे. तसेच आधुनिक भारताच्या निर्मितीमध्ये मेलाचा दगड ठरलेल्या अनेक परिवर्तनवादी चळवळींची तात्विक बैठक आणि परंपरा ही या सामाजिक चळवळींची पाठीमागे आहे.

भारतीय संविधानाने जनतेला स्वातंत्र्य, समता, बंधुता, लोकशाही, सामाजिक न्याय या मानवी मूल्यांची शाश्वती आपल्या प्रस्तावनेत दिली. कायद्यासमोर सर्व समान आहेत. कायदा सर्वांसाठी समान आहे किंवा हे कायद्याचं राज्य आहे, अशी खात्री संविधानाने दिली. मुलभूत हक्क आणि अधिकार प्रदान केले. स्वातंत्र्य मिळाले मात्र त्याची फळे मात्र जनतेला अजून मिळाली नव्हती. काही मूठभर लोकांच्या हाती सत्ता, संपत्ती, राजकारण आणि सांस्कृतिक सत्ता एकवटली होती. राजसत्ता मूठभर लोकांच्या हातचे कळसूत्री बाहुले बनली होती. अशा वेळी संविधानातले मुलभूत हक्क आणि अधिकार मिळवण्यासाठी आपल्याच देशातल्या सत्तेशी लढावे लागत होते. त्यातून शेतकरी, कामगार, विद्यार्थी अशा वर्गीय चळवळी निर्माण झाल्या त्यामध्ये मुख्यतः मार्क्स, फुले, गांधी, आंबेडकर, लोहिया या विचारांचा प्रभाव होता. समाजवादी चळवळीसोबतच सामाजिक परीघावरच्या अनेक समाजघटकांवरच्या अन्याय अत्याचारांमध्ये प्रचंड वाढ झाली आणि त्यातून शोषितांच्या चळवळी जन्माला आल्या. या वर्गीय आणि सामाजिक चळवळींनी अन्यायाला वाचा फोडली आणि तो आवाज गाण्यांच्या माध्यमातून, साथीला डफ घेऊन अहिंसात्मक मार्गाने व्यवस्थेला प्रश्न विचारत, नव्हे तर जाब विचारत जनसामान्यांपर्यंत पोचवला. त्यामध्ये सरकारची धोरणं असो कि मग सामाजिक अन्यायाच्या प्रश्नाला वाचा फोडून तो जगाच्या वेशीवर टांगणे असेल, सामाजिक असंतोषाला वाट करून देण्याचे काम या सामाजिक चळवळींनी केले आहे.

स्वातंत्र्योत्तर काळात सामाजिक संघर्षांचे स्वरूप बदलले. सत्ता आता आपल्याच लोकांच्या हातात एकवटली होती. संविधानाने भारतीय जनतेला कल्याणकारी, कायद्याच्या राज्याची शाश्वती आणि हमी दिली. सामाजिक, आर्थिक, राजनैतिक न्याय तसेच समानतेची, दर्जाच्या संधीची ही ग्वाही दिली. मात्र संविधान राबवणाऱ्या हातांनी त्याच्या बरोबर उलट वागायला सुरुवात केली. संविधान, राज्य हे विचारप्रधान असावे असा आग्रह धरते, मात्र राज्यकर्ते मात्र व्यक्तिप्रधान होत गेले.

संयुक्त महाराष्ट्र चळवळ

महाराष्ट्र ही पुरोगामी विचारांची जन्मभूमी आहे. स्वातंत्र्योत्तर काळात विविध सामाजिक चळवळींचे प्रेरणास्थान महाराष्ट्रच राहिले आहे. भारत स्वतंत्र झाल्यावर भाषावार प्रांतरचनेनुसार राज्यांची निर्मिती करताना महाराष्ट्रावर अन्याय झाला. बेळगाव, कारवार, निपाणी, डांग, उमरगाव, गोव्यासह संयुक्त महाराष्ट्राची निर्मितीची मागणी जोर धरू लागली. तत्कालीन मध्यवर्ती सरकारने अगोदर आंध्र प्रदेश राज्याला भाषा या आधारावर मान्यता दिली होती. मात्र महाराष्ट्राला देण्यास ते तयार होत नव्हते. त्यात मुंबई ही गुजरातला जोडण्याचा डाव तत्कालीन नेतृत्वाचा होता. महाराष्ट्रातली सामान्य जनता, कामगार, मध्यमवर्गीय यांनी या विरोधात अभूतपूर्व लढा दिला. १०५ हुतात्म्यांनी आपल्या प्राणांची आहुती दिली. महाराष्ट्र राज्य निर्मितीचा मंगल कलश

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Author Name: Dr. Mane A.B.

5. Title of Paper: Impact of Covid-19 Pandemic on Indian Economy

(UGC Care Journal)

Vol-31 Issue-44 June-2021 ISSN:0971-2143

Impact of COVID-19 Pandemic on Indian Economy

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Abstract:- The outbreak of the Covid-19 pandemic is a shock to the Indian economy. The economy was already in a uncertainty state before Covid-19 struck. With the extended country-wide lockdown, global economic downturn and related interruption of demand and supply chains, the economy is likely to face a delayed period of slowdown. In this paper we describe the Covid-19 impact on Indian economy, evaluate the impact of the shock on various segments of the economy.

Keywords:- Covid-19, pandemic, economic downturn, manufacturing, Aviation Industry, Export, Import, financial institutions and E-Commerce.

Introduction:-

The World Health Organization (WHO) has declared that the new corona virus outbreak is a public health emergency of international concern, officials announced on Thursday, 30th January, 2020. WHO proposed calling the disease "2019-nCoV acute respiratory disease". The 2019 novel corona virus (2019- NCV) originating in Wuhan, China, has spread to 24 more countries alarming public health authorities across the world. More than 4,900 people have died and over 132,000 have been infected globally, according to the WHO on 13 march,2020.

Objectives:-

1. To understand and study the impact of covid-19 on Indian economy.
2. To know the impact of covid-19 on different sectors.
3. To know the challenges for different sectors in Indian economy

Research Methodology:-

Research can be defined as a systematic search for information on a particular topic. Research is an academic activity and such the term should be used in a technical sense. A design a specification of method and procedures for acquiring the information needed, structurally to solve the problems.

Author Name: Dr. Mane A.B.

6. Title of Paper: GST & Tourism Sector in India

Dogo Rangsang Research Journal
ISSN : 2347-7180

UGC Care Group I Journal
Vol-10 Issue-07 No, 16 July 2020

GST and Tourism Sector in India

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Abstract:

India is one of the hot tourist destinations in the world. It is so due to variety of tourist attractions and delicious food. Due to this, domestic as well as international inbound tourists' movement is worth mentioning. However, it also can be mentioned that, India is not trying hard to attract and excel the tourists, to its potential. Indian tourism sector is one of the industries, where, multiple taxes are levied. The sector was expecting some relief in the new tax regime of Goods and Services Tax (GST). But, apparently, it can be perceived that, instead of providing relief, it has made worst. However academicians do believe that, inflation in the price of tourism, would be a temporary phenomena, in the longer run, the prices would go down, and GST would be beneficial to the sector. Present article, is a attempt to put forth, both the perceptions with facts and figures.

Keywords: GST, Tourism Sector, Tourist, Hospitality Industry.

Introduction:

Indian Tourism sector is one of the great contributors to the economy. Tourism in India is very much useful due to various reasons such as employment creation, great contributor to national income, bringing in the foreign exchange etc. Moreover, its multiplier impact gives impetus to overall economy. Hence, ideally, Indian policy makers should make all sorts of efforts to boost this sector, by providing conducive environment in terms of infrastructure such as good roads, friendly taxation policy, safety and security of tourists in general and foreign female tourists in particular. However, in reality, it can be seen that, various taxes are imposed on this sector at various stages. It creates hurdles in growth of this sector. In order to get relief, especially in taxation, the entire industry was expecting lower slabs of Goods and Services Tax (GST). But in reality GST has been levied in the bracket of 5% to 28%. Majority stake holders of the industry are unhappy about it and fear that, such rate may halt the growth of the sector. An academician echoes in other way and positively say that, negative impact of such rate would be in the shorter run, but the scenario may change in the longer run.

Objectives:

- To study, an overview of Indian Tourist Sector.
- To study the GST provisions in relation to tourism sector.
- To study the positive and negative impact of GST on tourism sector.

Research Methodology:

Since, the present paper is a descriptive one, secondary data has been used. Various national English news papers such as – The Hindu, The Times of India, and various websites providing details about GST and Tourism, has been used for this purpose.

Author Name: Prof. Walmiki S.H.

7. Title of Paper: Question of Gender in Globalizing World and Indian English Fiction

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661
Vol - 43 No. - 04 (XII) October-December (2020)

Question of Gender in Globalizing world and Indian English Fiction

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ABSTRACT

Globalization in its broadest sense, refers to the economic, social, cultural, and political processes of integration that result from the expansion of transnational economic production, migration, communications, and technologies and is associated with social and cultural aspects. This phenomenon has influenced all facets of life as well as literature in general. Besides, globalization has led to the paradigm shift in terms of gender roles in society that reflects in literature as well. The present paper is an attempt to give a panoramic view of Indian English fiction and the depiction of gender roles with specific reference to the globalization and gender dimension. The paper concentrates on major Indian English novelists and their novels that address the issues such as gender equality, liberation and emancipation of women in a globalized India with its historic background.

Key Words: Globalization, Gender, Feminism, Emancipation, Indian English Fiction

Paper: Wikipedia defines Globalization or globalisation as the process of interaction and integration among people, companies, and governments worldwide. As a complex and multifaceted phenomenon, globalization is considered by some as a form of capitalist expansion which entails the integration of local and national economies into a global, unregulated market economy. Globalization has grown due to advances in transportation and communication technology. With the increased global interactions comes the growth of international trade, ideas, and culture which cross borders and merge into the very structure of the society and culture.

According to S. Parekh 'Feminist theoretical approaches to globalization' is an umbrella term that refers to a number of specific theoretical approaches that feminists have used to articulate the challenges that globalization poses for women, for the people of color, and for the global poor. These various approaches include those ideas developed by post-colonial feminists, transnational feminists, and feminists who endorse an ethic of care. He identifies four key features shared by these various feminist approaches to globalization and outline some of the distinctive characteristics of each theoretical orientation. Those four key factors can be summarized into the influence of globalization that has enforced to understand gender injustices associated with globalization, to understand the opposition to the subordination of women, experiences of women of gender oppression shaped by other forms of oppression such as race, class, disability, and sexual orientation, habitual standpoints and foreground perspectives that challenge accepted ways of thinking. It is in all these contexts that one needs to see the Indian English fiction and its nature and scope of the issues.

It is also essential in this context to understand the origin of the term 'globalization'. As per Wikipedia globalization is assigned to have developed in the European age of Discovery and voyages to the New World and the large scale globalization began in the 1820s. In the late 19th century and early 20th century, the connectivity of the world's economies and cultures grew very quickly. However, the term *globalization* is quite recent in its current meaning established in the 1970s. But in terms of addressing the issues concerned with rights, oppression and subordination of women, many writers and thinkers have shown concern towards these issues in the past too. The word 'feminism' was first used by the French writer, Alexander Dumas (1802-1870), to designate the emerging movement for the rights of women. It gradually developed to be

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कश्मीर मुद्दा और धारा 370

डॉ. राजेश रसाल

हिंदी विभाग

ए एम कॉलेज, हड़पसर,

पुणे, २८

धारा 370 और आर्टिकल 35 A के इतिहास को यदि हम समझ लें तो यह बात आसान होजाएगी कि कश्मीर की स्थिति क्या है। दरअसल जब अंग्रेज अपने उपनिवेशों को छोड़कर जा रहे थे तब उन्होंने भारत के भी दो हिस्से करने की योजना बनाई और उन्होंने उसे सफलतापूर्वक लागू भी कर दिया। गवर्नमेंट ऑफ इंडिया एक्ट 1935 भारतीय संविधान के पहले का संविधान है। इस एक्ट के सेक्शन 311 में भारत की परिभाषा लिखी है जिसमें यह बताया गया है कि ब्रिटिश इंडिया इंकलूडिंग प्रिंसली स्टेट्स यानी भारत जो है वह ब्रिटिश इंडिया और प्रिंसली स्टेट्स को मिलाकर है। कहने का तात्पर्य यह है कि जब पासपोर्ट बनता था तो आपको ब्रिटिश इंडिया से लेना पड़ता था। इसका अर्थ यह हुआ कि जब अंग्रेज भारत छोड़कर जा रहे थे तो रियासत को छोड़कर नहीं जा रहे थे। जब रियासतें भारत में ही थीं तो विलय का कोई मतलब ही नहीं बनता। लेकिन फिर भी विलय का प्रारूप बनाया गया क्योंकि भारत के दो टुकड़े किए गए थे - एक का नाम पाकिस्तान और दूसरे का नाम हिंदुस्तान रखा गया था। प्रारूप बनाकर 25 जुलाई 1947 को लॉर्ड माउंटबेटन की अध्यक्षता में सभी रियासतों को बुलाया गया और उसमें इन सभी रियासतों को बताया गया कि आपको अपना विलय करना है। वह हिंदुस्तान में करें या पाकिस्तान में, यह आपका निर्णय है। जाहिर सी बात है कि माउंटबेटन की इस योजना में किसी भी राज्य को स्वतंत्र रहने का अधिकार नहीं था। उसे 2 में से किसी एक देश को चुनना था। उस विलय पत्र को सभा में बांट दिया गया और यह विलय पत्र सभी रियासतों के लिए एक ही फॉर्मेट में बनाया गया था, जिसमें कुछ भी लिखना या काटना संभव नहीं था। इस यही कारण है कि उस पर रियासतों के प्रमुख राजा या नवाब को अपना नाम, पता, देश का नाम और सील लगाकर उस पर दस्तखत करके इसे गवर्नर को देना था और गवर्नर को यह निर्णय लेना था कि कौन सा राजा किस देश के साथ रह सकता है। 26 अक्टूबर 1947 को जम्मू कश्मीर के तत्कालीन शासक महाराजा हरि सिंह ने अपनी रियासत को भारत में विलय के लिए विलय पत्र पर दस्तखत किए थे। गवर्नर जनरल माउंटबेटन ने इसके आगे और कश्मीर के भारत में विलय के लिए 27 अक्टूबर को इसे मंजूरी दी थी। इसमें कोई शर्त शुमार नहीं थी, ना ही रियासत के लिए विशेष दर्जे की कोई मांग थी। इस दस्तावेज पर दस्तखत होते हैं और समूचा जम्मू और कश्मीर, जिसमें पाकिस्तान के अवैध कब्जे वाला इलाका भी शामिल है, भारत का अभिन्न अंग बन गया।

इसके बाद संविधान बनना शुरू हुआ।

पहले प्रांत का फिर केंद्र और रियासतों का। संविधान सभा में जब प्रिंसली स्टेट्स को यह कहा गया कि आप स्थानीय आधार पर अपने संविधान बना लीजिए, क्योंकि केंद्र में संविधान बन रहा है और बाद में हम उसमें यह जोड़ देंगे। ऐसे में वहां के राजाओं ने अपने हितों को ध्यान में रखकर संविधान बनाना प्रारंभ कर दिया जिसके चलते तकलीफ आने लगी और बाद में ऐसे में बी. एम. राव और बाद में एम. के. बेलोडी कमेटी बनाई गई। इस कमेटी ने यह निर्णय लिया कि अब यह रियासतों के संविधान होंगे। बाद में रियासतों के कानून को संविधान में जोड़ दिया गया।

बाद में सरदार पटेल ने कहा कि प्रिंसली स्टेट्स और प्रोविजंस कोई अलग नहीं है इसलिए हम इसमें फर्क नहीं चाहते। हम चाहते हैं कि दोनों के कानून एक ही समान हो तब संविधान सभा ने रियासत और राज्य दोनों के ही कानून को मिलाकर एक ही प्रकार के कानून जोड़ दिए या यूँ कहिए कि बना दिए और उन्हें फिर से सभी रियासतों को भेज दिया गया। सभी राजाओं ने इस पर विचार किया और इसे अपनी स्वीकृति दे दी। राज्य के संविधान में सभी राजाओं ने लिखा कि मैं अपने वंशज और अपने बाद जो मेरा उत्तराधिकारी राज्य में आने वाला है, शासन करने वाला कोई भी व्यक्ति और यहां की प्रजा वह सभी भारत के संविधान को स्वीकार करेंगे और भारत का संविधान यहां लागू होता है मतलब यह कि अब राजा है तो संविधान के द्वारा राजा है अगर संविधान उसे राजा नहीं बताता तो वह राजा नहीं है इसलिए अब भारतीय लोकतंत्र में राजा और प्रजा नहीं रहे प्रजा ही राजा है। तब 25 नवंबर 1949

Author Name: Prof. Hingmire S.

9. Title of Paper: भारतीय अर्थव्यवस्था का स्वास्थ्य हिंगमिरे

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

भारतीय अर्थव्यवस्था का स्वास्थ्य

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प्रस्तावना :

भारतीय अर्थव्यवस्था यह एक विकासशील अर्थव्यवस्था के नाम से जानी जाती है। स्वतंत्रतापूर्व काल से भारतीय अर्थव्यवस्था में कृषि संबंधी क्षेत्र की प्रधानता व्यापकता से दिखाई देती है। इसलिए भारतीय अर्थव्यवस्था कृषिप्रधान अर्थव्यवस्था मानी जाती है। योजना निर्माण काल में औद्योगिक क्षेत्र के विकास को प्रोत्साहन मिला, परन्तु अभी तक भारतीय अर्थव्यवस्था का सर्वांगीण विकास न होने के कारण भारत में राष्ट्रीय उत्पन्न का स्तर कम मात्रा में दिखाई देता है। 'राष्ट्रीय उत्पन्न की स्थिति' अर्थव्यवस्था के विकास की नापतौल प्रक्रिया मानने का एक महत्वपूर्ण निर्देशांक माना जाता है।

भारत में गरीबी, निर्धनता, आर्थिक पिछड़ापन, शारीरिक और मानसिक स्वास्थ्य जैसी अनेक समस्याएँ अर्थव्यवस्था की प्रगति में बाधकता निर्माण करती हैं। क्योंकि भारत में गरीबी और बेरोजगारी का प्रमाण अधिकतम है। इन समस्याओं का निराकरण करने के लिए प्रशासन द्वारा विविध उपाययोजनाओं की आवश्यकता होती है। अतः इन सभी घटकों के अन्वये भारतीय अर्थव्यवस्था की पहचान कराना उचित तथा उपयुक्त रहेगा।

१) भारतीय अर्थव्यवस्था की रूपरेखा :

भारतीय अर्थशास्त्र क्या है : "भारतीय अर्थशास्त्र भारत की प्रमुख आर्थिक समस्याओं का अध्ययन है, जिसमें उन समस्याओं के संभावित कारणों तथा उनके समाधान का विश्लेषण किया जाता है।"

भारतीय अर्थशास्त्र का प्रयोग सर्वप्रथम न्यायमूर्ति श्री महादेव गोविंद रानडे जी ने इ.स. वी.सन १८९२ में किया। उनके अनुसार भारतीय अर्थशास्त्र का स्वतंत्र अध्ययन भारत के आर्थिक विकास के लिए आवश्यक है। बाद में श्री दादा भाई नोरोजी एव गोपाल कृष्ण गोखले ने भी इस शब्द का प्रयोग किया। तत्पश्चात् इसका क्रमशः विकास होने लगा।

भारतीय अर्थशास्त्र की परिभाषा : इ.स.वि. १९४७ में स्वतंत्रता प्राप्ति के बाद देश में नए दृष्टि से विकास की प्रक्रिया प्रारम्भ हुई। उत्पादन वृद्धि के साथ-साथ अनेक गुणात्मक परिवर्तन आए हैं। हम प्रगति के पथ पर अद्येसर हो रहे हैं लेकिन अभी तक उस उचाई तक पहुँचे नहीं हैं। जिसके कारण हम अपने आपको एक विकसित देश नहीं कह सकते। इसी कारण भारतीय अर्थशास्त्र की उचित परिभाषा को लेकर विद्वानों में काफी मतभेद है। फिर भी निम्नांकित परिभाषा देने का प्रयास करती हूँ -

भारतीय अर्थशास्त्र की कुछ मुख्य परिभाषाएँ निम्नलिखित हैं -

1. जाथर एवं बेरी [Jather and Beri]के अनुसार "भारतीय अर्थशास्त्र भारत की प्रमुख आर्थिक समस्याओं का अध्ययन है, जिसमें उन समस्याओं के संभावित कारणों तथा उनके समाधान के उपायों का विश्लेषण किया जाता है।"
2. डॉ.वी.के.आर.वी.राव [Dr.V.K.R.V.Rao]के अनुसार "भारतीय अर्थशास्त्र से हमारा तात्पर्य संपूर्ण भारतीय आर्थिक समस्याओं के वैज्ञानिक ढंग से अध्ययन एवं विश्लेषण से है।"
3. प्रो. अलक घोष [Alak Ghosh] के मतानुसार " भारतीय अर्थशास्त्र हमारी आर्थिक समस्याओं का विकास मुलक अध्ययन है। यह सभी वर्तमान समस्याओं का सही ढंग से विश्लेषण करते हुए उनका रचनात्मक एवं विशिष्ट समाधान प्रस्तुत करता है।"

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Author Name: Dr. Bhosale M.M.

10. Title of Paper: Current Situation of Poverty and Health of Indian Economy

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Current Situation of Poverty and Health of Indian Economy

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ABSTRACT

In This Research Paper summaries the Current Situation of Poverty in India and overview of Present Poverty line, Causes of poverty and Health of Indian Economy. Poverty can be defined as a phenomenon on which a section of the Society is unable to fulfil even its basic necessities of life. India is the second largest populous country and one of the largest economies in the world. But only a small percentage of the Indian population has benefited this impressive growth so far, as the majority of people in India are still living in abject poverty. Mostly people are staying unemployment. the lack of employment which provides a liveable wage in rural areas is driving many Indians into rapidly growing metro city's such as Mumbai, Delhi, Pune, Bangalore etc. this city's suffering problem such as Slum Area, drinking, water, electricity, garbage.

According to United Nations Development Programme Administrator Achim Steiner, In Just a Ten Years from 2005 to 2015 India Lifted 271 Million People out of Poverty. India with its population of 1.3 billion people now has 5% of its population living in extreme poverty, according to the World poverty Clock. Before we examine different efforts aimed at poverty alleviation, we should try to understand Current Situation of Poverty in India. This particular Research Paper presents on concept of Poverty, figures of Indian poverty, causes of poverty and Measures of poverty.

Keyword:

Poverty line, Absolute Poverty, Relative Poverty, Health, HDI, Uniform Recall Period, Mixed Recall Period, Rural Poverty, Urban Poverty.

Introduction:

Now we are 73 years of Independence in India, today we are the fastest growing Economy of the world. But this growth is not shared throughout the society, the development will be failed. Poverty continues to remain a serious problem in India, with its consequent toll on human welfare in the form of poor health, low levels of education and a poor quality of life.

The world has changed and continues to change rapidly. But we can't live happily as islands in a sea of Poverty... M.S. Swaminathan. Human beings need a certain minimum consumption of food and non-food items to survive. Out of the total population living in the rural parts of India, 25.7% is living below the poverty line whereas in the urban areas, the situation is a bit better with 13.7% of the population living below the poverty line.

Objectives of the study:

The following are the objectives of the study:

1. The First objective of the paper is to study the concepts of Poverty.
2. The Second objective of the paper is to highlight Current Situation of Poverty and Health of Indian Economy.

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11. Title of Paper: Overview of the Poverty of India

MAH ML03051/2012
ISSN: 2319 9318

Vidyawarta[®]
Peer-Reviewed International Journal

February 2020
Special Issue

0115

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Overview of the Poverty in India

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Abstract:
This Research Paper tries to summaries the Current Situation of Poverty in India and overview of Present Poverty line, Causes of poverty and policy of poverty reduction. Poverty can be defined as a phenomenon on which a section of the Society is unable to fulfil even its basic necessities of life. India is the second largest populous country and one of the largest economies in the world. But only a small percentage of the Indian population has benefited this impressive growth so far, as the majority of people in India are still living in abject poverty. Mostly people are staying unemployment. the lack of employment which provides a liveable wage in rural areas is driving many Indians into rapidly growing metro city's such as Mumbai, Delhi, Pune, Bangalore etc. this city's suffering problem such as Slum Area, drinking, water, electricity, garbage.
India with its population of 1.3 billion people now has 5% of its population living in extreme poverty, according to the World poverty Clock. Before we examine different efforts aimed at poverty alleviation, we should try to understand Current Situation of Poverty in India. This particular Research Paper presents on concept of Poverty, figures of Indian poverty, causes of poverty and Measures of poverty.
Keyword: Poverty line, Absolute Poverty, Relative Poverty, HDI, Uniform Recall Period.

Pravati Interdisciplinary Multilingual Refereed Journal Impact Factor 7.041(IJIF)

Author Name: Prof. Narangalakar R. R.

12. Title of Paper: Matang Jaticha Samajik ani Rajkiy Avishkar

मातंग जातीचा सामाजिक आणि राजकीय अविष्कार

ISSN:2249-6661

राहुन नरंगलकर,
सा. प्राध्यापक, राज्यशास्त्र,
अण्णासाहेब मगर महाविद्यालय, हडपसर, पुणे.

महाराष्ट्रात अनुसुचित जाती संवर्गात ५९ जाती असून त्यातील महार (गवबीघट), मातंग आणि चांभार या प्रमुख जाती होत. अनुसुचित जातीच्या एकूण लोकसंख्येपैकी या प्रमुख जातींची लोकसंख्या ८० ते ९० % दरम्यान असून त्यातही महार प्रथम, मातंग दुसरी व चांभार तृतीय स्थानावर आहेत. अनुसुचित जाती संवर्गातील सर्व जाती पूर्वाश्रमीच्या अस्पृश्य जाती असून त्यांचे संपूर्ण जीवन शोषित व वंचित स्वरूपाचे राहिलेले आहे. गावगाड्यातील संवर्ण जातींची सेवा घाकरी करणे आणि त्या बदन्यात संवर्ण जातीने दिलेल्या दयेच्या भिकेवर जगणे ही या जातींची पारंपारीक स्थिती आहे. त्यातही या प्रमुख जातींची परस्परांची तुलना केली असता त्यातील मातंग जात ही आर्थिक साधन संपत्तीच्या बाबतीत महार आणि चांभारांपेक्षा अधिक परावर्तनी आढळते. त्यामुळे मातंग जातीचा विकास प्रक्रियेतील शिरकाव महार, चांभारांनंतर उशीराने झालेला आहे.

ब्रिटीश राजवटीच्या काळात ब्रिटिशांनी सुरु केलेल्या शैक्षणिक सुधारणांचा आणि प्रशासकीय / सत्कारी सेवेचा लाभ घेऊन आपली उन्नत्ती साधण्याची कल्पकता महार चांभारांप्रमाणे मातंग जातीला साधता आलेली नाही. मातंग जात प्रस्थापित व्यवस्थेच्या बाजूने राहून इंग्रजांच्या विरोधात शेवटपर्यंत लढत राहिली. त्यामुळे इंग्रजांनी मातंग जातीला मुन्हेगार जमात म्हणून घोषित करून विकास प्रक्रियेतील फायद्यापासून वंचित ठेवले त्यामुळे मातंगाचा विकास होऊ शकला नाही किंवा देशभक्त म्हणून असलेले फायदे त्यांना मिळू शकलेले नाहीत. अनुसुचित जाती संवर्गात प्रमुख असलेल्या या जातींमधील महत्त्वाचा पारंपारिक फरक म्हणजे या जाती जरी संवर्ण जातींकडून केल्या जाणाऱ्या शोषणाच्याच समान बळी असणाऱ्या जाती असल्या तरी त्या परस्पर संबंधात शोषणाची जातीय उतरंड जोपासणाऱ्या जाती आहेत. अस्पृश्यांतर्गत शोषणाच्या जातीय उतरंडीत चांभार स्वतःला महारांपेक्षा श्रेष्ठ समजत आणि मांग आणि महारांशी अस्पृश्यता पाळत. महार, मातंगांना तुच्छ लेखत आणि मातंगांचा विटाळ मानत. तर मातंग महार आणि चांभारांचा द्वेष करीत. ही पारंपारीक अंतर्गत संघर्षाची भावना (स्थिती) स्वातंत्र्योत्तर काळखंडात नष्ट होऊ शकली नाही. आज या तिन्ही जातींतर्गत अस्पृश्यता पाळली जात नसली तरी अदृश्य स्वरूपात परस्परांचा द्वेष आणि परस्परांबद्दल अविश्वास, संशय मात्र अस्तित्वात असलेला आढळतो. या जातींमधील हा अविश्वास, संशय आणि परस्पर द्वेष कमी होण्याऐवजी आरक्षणाच्या संधी सवलतीचा लाभ घेण्याच्या स्पर्धेतून वाढतच चाललेला आहे. महार, मांग आणि चांभार या पूर्वाश्रमीच्या अस्पृश्य जातींनी जोपासलेला पारंपारीक अंतर्विरोध लक्षात घेऊन समान शोषणाच्या प्रश्नावर या जातींची एकजू करण्याचे प्रयत्न फारसे झालेले नाहीत. महात्मा फुलेंच्या सत्यशोधक चळवळीत या तिन्ही जाती जशा एकत्र दिसल्या तशा त्या पुन्हा कधीच एकत्र आलेल्या नाहीत. डॉ. बाबासाहेब आंबेडकरांनी सर्व अस्पृश्य जातींच्या प्रश्नांची सामूहिकता लक्षात घेऊन अस्पृश्यांच्या उन्नत्ती विकासाची चळवळ विचार व कृती या दोन्ही बाजूंनी एकात्म बनविण्याचा अटोकाट प्रयत्न चालविला. प त्यांना यात व्यापक यश मिळू शकले नाही. डॉ. आंबेडकरांनी उभारलेल्या चळवळीत मातंग आणि चांभार जातीतील काही सहभागी झालेले असले तरी मातंग आणि चांभारांचा व्यापक पाठिंबा डॉ. बाबासाहेब आंबेडकरांना मिळू शकला नाही. हे जसे आहे तसेच जे मातंग आणि चांभार बाबासाहेब आंबेडकरांनी उभारलेल्या चळवळीत सहभागी झाले त्यांचाही स्विकार आंबेडकरांनी केलेला नाही हे ही तितकेच खरे आहे.

महार, मांग आणि चांभार या जातीतील दुसरा अत्यंत महत्त्वाचा फरक म्हणजे चांभार जातीकडे आत्मोन्नत्तीची जितकी आसा साधने होती/आहेत तितकी महार व मांगांकडे नव्हती/नाहीत. महारांना इनामी जमीनी आणि ब्रिटिश कालावधीतील सत्कारी लाभ जसा मिळाला तसा मातंगांना लाभ घेता आला नाही. महार जात नेहमीच परिस्थितीनुसार वर्तन करून स्वहित साधत होती तरी भूमिका मातंगांना घेता आली नाही. मातंग जात नेहमीच प्रस्थापित जाती समुहासोबत राहणारी शाहू भूमिकेऐवजी सेवकाच्या भूमिकेत वावरणारी असल्याने मातंग जातीची नेहमीच उपेक्षा झालेली आहे. आपले हितसंबंध स

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13. Title of Paper: Impact of Globalization on the Living Standard of Scheduled Tribes in Village Maharashtra

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Impact of globalization on the living standard of Scheduled Tribes in villages of Maharashtra

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ABSTRACT

Adivasis or Scheduled tribes are important part of population and society. The livelihood, social and economic status, culture, language are different and unique in the society. The economic and living conditions of scheduled tribe have experienced changes during the phase of accelerated economic growth. There has been considerable progress in the well-being of STs during the last decades. Globalization is an international network of economic systems as well as interaction and integration among people, companies, and governments worldwide. The wide-ranging effects of globalization are complex and politically charged. It showed major technological advances in the society, benefits society as a whole. The changes occurred due to globalization were economic, social, cultural. Globalization affected the scheduled tribes in the sense of standard of living, education, culture positively and negatively also. The present study tried to show the changes in lifestyle, culture, educational status in tribal people due to globalization.

Introduction

Adivasi, Atavika, Vanavasi or Girijan are the terms used for the tribes in India. These are indigenous people of India prior to the Dravidians and Indo Aryans. These people are original inhabitants of the Indian Subcontinent. Tribal people constitute 8.6% of the nation's total population, over 104 million people according to the 2011 census. The essential characteristics of these communities are: Primitive Traits, Geographical isolation, Distinct culture, Shy of contact with community at large, Economically backward

Tribal communities live, in various ecological and geo-climatic conditions ranging from plains and forests to hills and inaccessible areas. Tribal groups are at different stages of social, economic and educational development. While some tribal communities have adopted a mainstream way of life, at the other end of the spectrum, there are certain Scheduled Tribes, 75 in number known as Particularly Vulnerable Tribal Groups (PVTGs), who are characterised by

pre-agriculture level of technology, stagnant or declining population, extremely low literacy, subsistence level of economy

The Scheduled Tribes are notified in 30 States/UTs and the number of individual ethnic groups, etc. notified as Scheduled Tribes is 705. The tribal population of the country, as per 2011 census, is 10.43 crore, constituting 8.6% of the total population. 89.97% of them live in rural areas and 10.03% in urban areas. The decadal population growth of the tribal's from Census 2001 to 2011 has been 23.66% against the 17.69% of the entire population. The sex ratio for the overall population is 940 females per 1000 males and that of Scheduled Tribes 990 females per thousand males.

Broadly the STs inhabit two distinct geographical area – the Central India and the North- Eastern Area. More than half of the Scheduled Tribe population is concentrated in Central India, i.e., Madhya Pradesh (14.69%), Chhattisgarh (7.5%), Jharkhand (8.29%), Andhra Pradesh (5.7%), Maharashtra (10.08%), Orissa (9.2%),

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14. Title of Paper: Nivdnuk Rajkarnachya Chakravayuvat Adaklele Aarakshan Dhoran

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

निवडणूक राजकारणाच्या चक्रव्यूहात अडकलेले आरक्षण धोरण.

राहुल नरंगलकर.

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अण्णासाहेबमगर महाविद्यालय, हडपसर, पुणे.

भारतीय संविधानाने वंचित, शोषित, बहिष्कृत आणि मागासलेल्या जाती-जमाती समूहांना विशेष संधी मिळवून देण्याचे अंगीकारलेले मूल्य ब्रिटिश राजवटीने या देशात १८५८ पासून टप्पाटप्प्याने सुरु केलेल्या लोकशाहीकरणाच्या प्रक्रियेतून आकाराला आले. या देशात एका बाजूस लोकशाहीची प्रक्रिया हळूवारपणे गतिमान करीत असतानाच दुसऱ्या बाजूस इथले लोक आहेत तरी कसे आणि किती? हे जाणून घेण्याचा पद्धतशीर प्रयत्न ब्रिटिशांनी केला. इथला प्राचीन इतिहास, येथील धर्म, वर्ण, जाती धारित श्रेणीबद्ध समाजरचना, इथल्या भाषा, रीतीरिवाज, अंधश्रद्धा, सण, उत्सव, निरक्षर व दरिद्री लोकांच्या समजूती, येथील शेती व शेतकरी, कला, साहित्य, आणि विज्ञान या क्षेत्रातील कामगिरी या विषयीची तपशीलवार माहिती मिळवून जतन करण्याच्या कार्यात इंग्लंड सैन्याधिकारी, आयसीएस प्रशासक आणि ख्रिस्ती धर्म प्रसारक मिशनरी यांनी अथक परिश्रम केले आणि त्याआधारे आपली साम्राज्यसत्ता दृढमूल केली.^१ परिश्रमाने गोळा केलेल्या या माहितीचा उपयोग इंग्रजांना मुळातच विभक्त असलेल्या आणि परस्परांविषयी पराकोटीची द्वेषमूलक वृत्ती धारण करणाऱ्या जाती समूहांना एकमेकांविरुद्ध झुंझवत ठेवण्यासाठी करता आला. फोडा आणि झोडा नीतीच्या अवलंबाद्वारे आपले साम्राज्य दृढमूल करून ते दीर्घकाळ टिकवून ठेवता आले. याकामी ब्रिटिशांना आंग्लविद्या सर्वात आधी आत्मसात करून आपले कारभारीपण कायम राखलेल्या, शोषणाची नवी व अधिक प्रभावी साधने हस्तगत करून बहुजनांच्या पिळवणूकीत वाटेकरी बनलेल्या आणि शासन व प्रशासनातील पदांवर कब्जा केलेल्या उच्चवर्णीय ब्राम्हण जातीचे साह्य मिळाले.^२ ब्रिटिशांच्या फोडा, झोडा आणि राज्य करा या नीतीचेच प्रतिबिंब आज त्यांना राजकीय सत्तेवर प्रभुत्व प्रस्थापित केलेल्या उच्च जातीय धुरिणांच्या आरक्षण विषयक धोरणात उमटताना दिसते. संविधानातील तरतुदींच्या अनुषंगाने मागासलेल्या जातींना उपलब्ध झालेल्या विशेष संधी आणि सवलतींच्या अंमलबजावणीसाठी आवश्यक असलेले धोरणात्मक निर्णय या धुरिणांना नाईलाजाने घ्यावे लागत असले तरी ते या धोरणाच्या अंमलबजावणीत मात्र प्रामाणिक असल्याचे दिसून येत नाही. संविधानातील आरक्षण विषयक मुळ तरतुदींमध्ये आजच्या वर्तमान कालखंडापर्यंत ज्या अनेक दुरुस्त्या करण्यात आल्या त्यामागे अनेक कारणे असली तरी निवडणूक राजकारणातील डावपेच देखील महत्वाचे व मुख्य कारण राहिले आहे.

वर्ण आणि श्रेणीबद्ध जाती व्यवस्था एका बाजूला बहुजन जातींना विद्या, सत्ता, संपत्ती आणि प्रतिष्ठा यापासून वंचित ठेवते तर दुसऱ्या बाजूस ती उच्च वर्णीय ब्राम्हण व व्यापारी जातींना बहुजनावर आपले वर्चस्व गाजवण्याची संधी देते. या संधी मुळेच ब्राम्हणांना ब्रिटीशांच्या 'लोकांना शासन आणि प्रशासनात सामावून घेण्याच्या धोरणाचा' कल्पकपणे वापर करून ब्रिटिश खात्यात आपली मक्तेदारी निर्माण करता आली. हे वास्तव सर्वप्रथम महात्मा जोतीराव फुलेंनी ओळखले. उच्चवर्णीय सुधारक कौटुंबिक सुधारणेवर भर देत असताना जोतीराव फुले मात्र स्त्रीशुद्धातिशुद्ध, शेतकरी आणि कामगार या सर्व शोषितांना आत्मोद्धारासाठी संघटीत होण्याची प्रेरणा देत होते. समय सामाजिक सुधारणांचा आग्रह धरत होते. वंचितांची कड घेऊन त्यांना विद्या आणि वित्त मिळविण्याची विशेष संधी द्यावी असा आग्रह करीत होते.^३ "सत्ता तुझी राणीबाई । हिंदुस्थानी जागृत नाही । जिकडे तिकडे ब्राम्हणशाही डोळे उघडून पाही । चहुकडे भटशाही । कुणब्याची दाद नाही ।"^४ असे महाराणी व्हिक्टोरियाला उद्देशून लिहिलेल्या अखंडाद्वारे जोतीराव फुले एका बाजूस ब्राम्हणांची सार्वजनिक खात्यात निर्माण झालेले मक्तेदारी उघड करतानाच दुसऱ्या बाजूस बहुजनांची असाहयता अधोरेखित करतात. त्यावरील उपाय सुचविताना ते शिक्षण आणि सरकारी खात्यातील नोकऱ्यांमध्ये प्रत्येक जातीला समान संधीची आणि संख्येच्या प्रमाणात सर्व जातींना प्रतिनिधित्वाची मागणी करतात. अनुभव स्वतां लक्षून । सांगतो खरे निक्षून । सर्व जाती निवडून । घ्याव्या संख्याप्रमाण । द्यावी कामे नेमून । होईल सुख साधन । घालितो पदरी चुकीस । नेमिता एका जातीस । प्रवेश नाही शुद्धांस । एका जातीचे सर्व मिळून नाडितो । बाकीचे तोंडाकडे पाहती । जोतीराव बोधी करू नये एक जात भरती

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Author Name: Prof. Narangalakar R. R.

15. Title of Paper: Maharashtraatil Vadhatya Rajkiya Aghydia

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

महाराष्ट्रातील बदलत्या राजकीय आघाड्या व राज्यपालांच्या भूमेकेचे वादंग (अनुच्छेद २५६)

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प्रस्तावना :

भारतीय संविधानाच्या अंतर्गत राज्यपाल हे एक महत्वपूर्ण व गौरवपूर्ण पद आहे.संविधान निर्मितीकृत्यानीसंघराज्य व्यवस्थेचा स्वीकार केला. यामध्ये राज्यपाल पदास केंद्र व राज्य यांना जोडणारा दुवा म्हणून ओळखले जाते. महाराष्ट्रात १४ व्या विधानसभेचा निकाल २४ ऑक्टोबर २०१९ लागला. भाजपा व शिवसेना आणि मित्रपक्ष (राष्ट्रीय लोकशाही आघाडी) यांना राज्यामध्ये स्पष्ट बहुमत मिळाले. परंतु भाजपा व शिवसेना पक्षांमध्ये मुख्यमंत्री पदावरून कुरघोडी सुरु झाल्याने महाराष्ट्रात एक नवीन राजकीय संकट उभे राहिले.सत्ता स्तापनेच्या पेचात महाराष्ट्राचे राज्यपाल भगतसिंग कोशारी यांनी राष्ट्रपती राजवटीची शिफारस केली आणि १२ नोव्हेंबर रोजी राष्ट्रपती राजवट (अनुच्छेद २५६) लागू करण्यात आली. पुढे २३ नोव्हेंबर रोजी भाजपा आणि राष्ट्रवादी काँग्रेस पार्टी चे विधिमंडळ नेते अजित पवार यांच्याशी आघाडी करून सत्ता स्थापन केली देशाच्या इतिहासात न भूतो न भविष्यति भल्या पाहटे ५ वाजून ४७ मिनिटांना राष्ट्रपती राजवट उठून सत्ता स्थापन केली गेली.पुढे दुसऱ्याच दिवशी अजित पवार आणि मुख्यमंत्री देवद्र फडणवीस यांनी राजीनामे दिले व महाराष्ट्रात पुन्हा एकदा राष्ट्रपती राजवट लागू करण्यात आली .या सर्व सत्तानाट्या नंतर शिवसेना ,राष्ट्रीय काँग्रेस ,राष्ट्रवादी काँग्रेस ,व इतर मित्रपक्ष मिळून महाआघाडी चे सरकार उद्भव ठाकरे याच्या अध्यक्षतेखाली २८ नोव्हेंबर रोजी स्थापन झाले आणि सत्तानाट्याचा हा लपंडाव संपला.

या सर्व राजकीय सत्तानाट्या मध्ये राज्यपालांची भूमिका वादग्रस्त ठरलेली दिसते. प्रत्येक राजकीय पक्षांना किती वेळ द्यावा यामध्ये भाजपा पक्षाला जास्त वेळ दिला गेला तर त्या तुलनेने शिवसेना व राष्ट्रवादी काँग्रेस यांना अल्प वेळ दिला गेला. सरकार स्थापने साठी दिले गेलेल्या मुदतीपूर्वीच राष्ट्रपती राजवट लावली गेली .भल्या पाहटे राष्ट्रपती राजवट उठवली या सर्व बाबींमध्ये राज्यपालांच्या वर्तनावर शंका उपस्थित झाल्या. या सर्व राजकीय पार्श्वभूमीवर महाराष्ट्रातील बदलत्या राजकीय आघाड्या व राज्यपालांची भूमिका वादंग (अनुच्छेद २५६) च्या अनुषंगाने प्रस्तुत लेखात सखोल चर्चा केली आहे .

महाराष्ट्रातील बदलत्या राजकीय आघाड्या पुढील प्रमाणे :

वर्ष	आघाडी सरकार	आघाडीतील सहभागी पक्ष	तत्कालीन मुख्यमंत्री	तत्कालीन राज्यपाल
मार्च १९७८ ते जुलै १९७८	संयुक्त सरकार	काँग्रेस (आय)+काँग्रेस (रेड्डी)	वसंतदादा पाटील	सादिक अली
जुलै १९७८ ते फेब्रु १९८०	पुलोद (पुरोगामी लोकशाही दल)	काँग्रेस (एस)+जनता पक्ष+शेकपा+विदभं काँग्रेस +महाराष्ट्र समाजवादी काँग्रेस	शरद पवार	सादिक अली

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16. Title of Paper: Potential of Cinnamon cassia Oil for Safety of Grains Contaminated with Aflatoxin Induced by *Aspergillus flavus*

© 2020 JETIR July 2020, Volume 7, Issue 7

www.jetir.org (ISSN-2349-5162)

Potential of *Cinnamon cassia* Oil for Safety of Grains Contaminated with Aflatoxin Induced by *Aspergillus flavus*

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ABSTRACT

Fungal infestation is one of the common and serious problems faced during grain storage. *Aspergillus flavus* is one of the major storage fungi producing aflatoxins, which is highly toxic, carcinogenic and shows ill-effects on human and animal health. Inhibitory effect of *Cinnamon cassia* oil against the mycelial growth and aflatoxins production by *A. flavus* has been studied in this investigation. *A. flavus* was found dominant fungi during maize grain storage. *Cinnamon cassia* oil showed significant antifungal activity against *A. flavus* when evaluated by agar well diffusion method. Monitoring of aflatoxin levels in grains is a management methodology and it can be applied during storage. Aflatoxins were assessed qualitatively and quantitatively by adopting TLC and HPLC methods in *Cinnamon cassia* oil treated and non-treated grains. Cinnamon oil is a natural essential oil that does not show ill effects to human and animal health. Aflatoxin production was considerably declined by application of *Cinnamon cassia* oil during storage. *Cinnamon cassia* oil has fungi toxic potential against *Aspergillus flavus*. It may be used as fungicidal agrochemical during seed storage.

Keywords: Aflatoxin, *Aspergillus flavus*, *Cinnamon cassia* oil, fungi toxic potential.

INTRODUCTION:

Stored grains deterioration is a prolonged problem in India. Fungi are prominent destroyer during storage and by producing mycotoxins nutritive value of grains becomes decreased. Dominance of *Aspergillus* species in maize seeds was also reported by Reddy and Reddy (1989), Nishant and Mall (2008), Saleem M. K. *et al.* (2012) and Saleem M. J. *et al.* (2012); Shirurkar and Wahegaonkar (2013). *A. flavus* have been the most prevalent fungal species in samples of maize grains reported by Fandohan *et al.* (2003), Bhutta *et al.* (2004) and Aksun (2006); Shirurkar and Wahegaonkar (2013).

About 300 fungal metabolites are reported to be toxic to man and animals (Galvano *et al.*, 2001). Among them aflatoxins were very common mycotoxin produced by *Aspergillus flavus*, which is one of the common storage fungi. Reported toxic effects are carcinogenicity, genotoxicity, teratogenicity, nephrotoxicity, hepatotoxicity, reproductive disorders and immuno-suppression (Diener *et al.* 1987, Lacey, 1988; Desjardins *et al.* 2000). Fungal invasion in grains results into decline of the power of germination, moldering visible

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17.. Title of Paper: Changing Rural Market Scenario

ISSN - 2229-3620
APPROVED UGC CARE



SHODH SANCHAR BULLETIN
Vol. 10, Issue 37 January - March 2020
Page Nos. 41-45

AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

CHANGING RURAL MARKET SCENARIO

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ABSTRACT

India being agriculture dominated country where the principle economic activity of the majority of the people is agriculture and activities allied to agriculture. For quite some time the Indian agriculture used to dominate in terms of contribution to India's Gross Domestic Product. The concept of marketing is an age old concept. Right from the evolution of mankind, it has been accepted position that no one has all the resources to meet his/her requirements. This paper has attempted to find out the impact of the various infrastructural developments that have been made by the Governments (State as well as Central) over the past few decades on the rural marketing. The study has revealed that there is a positive impact on the availability as well as turnover of the branded goods of daily consumption. All the stakeholders i.e. the government, shopkeepers, and the village consumers stand to benefit and gradually their mind set is also getting changed towards the branded goods. This will certainly give a boost to the economic development of the rural area in times to come.

Keywords : Rural marketing, Marketing, Scenario, Development, Rural Sector

Introduction

India being agriculture dominated country where the principle economic activity of the majority of the people is agriculture and activities allied to agriculture. For quite some time the Indian agriculture used to dominate in terms of contribution to India's Gross Domestic Product. However, over the past few years the Industrial sector comprising of manufacturing as well as services sector has overtaken the pivotal position in the GDP.

Demographic Scenario

According to the last population census held in the year 2011 India's population was pegged at 1,210,854,977 while that of the Maharashtra state was 11,23,72,972 of which Rural Urban break up was as under. 68.4 per cent of India's population come from Rural area and due to various reasons the migration from rural to urban still continues. Over the past few years the rate of growth of population has been showing a declining trend as compared to the past few decades.

Rural- Urban break up of Maharashtra State Population as per 2011 census

State	Total population	Rural Population	Urban Population	Rural Pop. Percentage	Urban Pop. Percentage
Maharashtra	11,23,72,972	6,15,45,441	5,08,27,511	54.77	45.23

Source: [http://www.censusindia.gov.in/2011censusA-3_Vill Note A-](http://www.censusindia.gov.in/2011censusA-3_Vill_Note_A-)

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Vol. 10 • Issue 37 • January to March 2020

शोध संचार बुलेटिन 41

BI-LINGUAL INTERNATIONAL RESEARCH JOURNAL

Author Name: Prof. Karanjawane K. V.

18. Title of Paper: Nagriktava Durusti Kayada

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

नागरिकत्व दुरुस्ती कायदा २०१९ आणि त्याचे वास्तव

किर्ती विजय करंजावणे

सहाय्यक प्राध्यापक, राज्यशास्त्र,

अण्णासाहेब मगर महाविद्यालय, हडपसर, पुणे

मागील काही दिवसांपासून देशातील राजकारण चांगलेच तापलेले दिसत आहे. त्याला कारण म्हणजे भारतीय संसदेमध्ये नागरिकत्व दुरुस्ती कायदा (The Citizenship Amendment Act, 2019-CAA) पास करण्यात आला. हा कायदा १९५५ च्या नागरिकत्व कायद्यात एका मर्यादित अर्थाने बदल करणारा आहे. हा कायदा मंजूर करून घेतल्यानंतर देशाचे गृहमंत्री अमित शहा यांनी यानंतर राष्ट्रीय नागरिक नोंदणी (National Register of Citizenship- NRC) ही प्रक्रिया संपूर्ण देशात राबविली जाणार असल्याचे स्पष्ट केले आणि संपूर्ण देशात विशेषतः ईशान्य भारतात या कायद्याच्या विरोधात भडका उडाला. या CAA कायद्याच्या आणि NRC च्या विरोधात संपूर्ण देशात विद्यार्थी, राजकीय नेते, सामाजिक-राजकीय विचारवंत, कार्यकर्ते, लेखक, संस्था-संघटना आदींनी रस्त्यावर उतरून आंदोलने करण्यास सुरवात केली. भारतातील नागरिकत्व सुधारणा कायदा हा स्थलांतरीतांच्या अधिकाराशी आणि भवितव्याशी जोडला गेला आहे त्याच प्रमाणे तो भारताच्या आजपर्यंतच्या धर्मनिरपेक्षतेच्या तत्वाला, समानतेच्या तत्वाला छेद देणारा आहे. जगामध्ये स्थलांतर करणाऱ्यांची संख्या मोठी आहे या स्थलांतराची कारणे अर्थातच वेगवेगळी असू शकतात उदा: उपजीविकेची साधने मिळवण्यासाठी, राजकीय अन्यायामुळे, धार्मिक भेदभावामुळे त्याचप्रमाणे देशातील राजकीय अस्थिरता आणि युद्ध या कारणांमुळे स्थलांतर होताना दिसते. भारतदेखील त्याला अपवाद नाही. भारताची फाळणी होऊन भारत आणि पाकिस्तान ही दोन राष्ट्रे निर्माण झाली. फाळणीच्या काळात लक्षावधी मुस्लिमांनी पाकिस्तानात तर हिंदूंनी भारतात स्थलांतर केले होते आणि तेवढ्याच प्रमाणात बंगाल मधूनदेखील वेगवेगळ्या काळखंडात तेवढ्याच प्रमाणात तेथील जनतेने भारतात स्थलांतर केल्याचे दिसून येते. भारत आणि पाकिस्तान या दोन्ही देशामध्ये झालेल्या हिंसाचाराला थांबवण्यासाठी आणि स्थलांतरीतांना त्यांचे अधिकार देण्यासाठी एप्रिल १९५० मध्ये भारताचे तत्कालीन पंतप्रधान पंडित जवाहरलाल नेहरू आणि पाकिस्तानचे तत्कालीन पंतप्रधान लियाकत अली खान यांच्यामध्ये करार झाला. या करारानुसार उभय देशातील अल्पसंख्याकांचे अधिकार निश्चित केले होते; पण पूर्व बंगालमधून हिंदूंचे स्थलांतर होत राहिले. १९७१ च्या बांगलादेशाच्या स्वातंत्र्ययुद्धात तर लक्षावधी लोक भारतात आले त्यात हिंदू, मुस्लीम या दोन्ही धर्मांचे लोक होते त्यामुळे अर्थातच एवढ्या मोठ्या प्रमाणात आलेल्या निर्वासितांचा प्रश्न कसा सोडवायचा व त्यांची सोय कशी करायची हा प्रश्न स्वतंत्र भारत सरकारपुढे होता. यातील हिंदू व शीख निर्वासितांचे पुनर्वसन भारत सरकारने वेगवेगळ्या राज्यांमध्ये केले मुख्य प्रश्न मात्र बांगलादेशातील निर्वासितांचा होता आणि आजही आहे बांगलादेशातील निर्वासित आज मुख्यतः आसाम आणि पश्चिम बंगाल या राज्यात मोठ्या प्रमाणात आहेत; आणि म्हणून या कायद्याला विरोधाचे प्रमाण या भागात जास्त दिसून येत आहे. काळानुसार संविधानामध्ये बदल होणे आवश्यक असते मात्र हा बदल करत असताना घटनात्मक व मुलभूत मूल्यांचा गाभा अबाधित राहिल याकडे लक्ष द्यावे लागते. इथे मात्र गाभ्यालाच धक्का लागला आहे. भारताची राज्यघटना ही जगातील सर्वात मोठी अशी राज्यघटना आहे यामध्ये प्रत्येक बाबतीत नियम ठरवलेले आहेत आणि हे नियम ठरवताना घटनाकारांनी त्याचा व्यापक अभ्यास केला होता त्यामुळे अर्थातच नागरिकत्वासंबंधी देखील तरतुदी भारताच्या घटनेमध्ये स्पष्ट आहेत. अर्थात नागरिकत्व दुरुस्ती कायद्यावर चर्चा करण्याआधी नागरिकत्व ही संकल्पना नक्की काय आहे हे माहित असणे गरजेचे ठरते. नागरिकत्व हे लोकशाही शासन व्यवस्थेचे पायाभूत तत्व मानले जाते. त्यात व्यक्तीचे शासनव्यवस्थेतील पूर्ण राजकीय सदस्यत्व. त्याची राज्यसंस्थेविषयी असलेली कायम स्वरूपी एकनिष्ठा समाविष्ट असते. नागरिक म्हणजे राज्यसंस्थेचा सदस्य होय आणि राज्यसंस्थेचे सदस्यत्व म्हणजेच नागरिकत्व होय. राज्यसंस्थेचा सदस्य असल्यामुळे साहजिकच नागरिकांना विविध नागरी व राजकीय अधिकार प्राप्त होतात त्याचप्रमाणे देशातील राज्यकारभारात सहभागी होण्याचा तसेच आपल्या सामाजिक व राजकीय जीवनात बदल घडवून आणण्याचा अधिकार मिळतो. भारतीय नागरिकत्वासंबंधी राज्यघटनेमधील दुसऱ्या भागातील कलम ५ ते ११ यामध्ये तरतुदी स्पष्ट केल्या आहेत. भारतीय राज्यघटनेचा स्वीकार केल्यापासून कलम ५ ते ९ अमलात आले तर कलम १०

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Author Name: Prof. Lagad N. N.

19.. Title of Paper: Sharad Pawar Yanche Deshyachya Krushi Vikasatil Yogdan

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

शरद पवार यांचे देशाच्या कृषी विकासातील योगदान...

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पुणे, २८

स्वातंत्र्यप्राप्तीनंतर कृषिमंत्री ती सुब्रमण्यम आणि केंद्रीय कृषी राज्यमंत्री डॉ. अण्णासाहेब शिंदे, ज्येष्ठ शास्त्रज्ञ डॉ. स्वामीनाथन यांच्या नेतृत्वाखाली हरितक्रांती, श्वेतक्रांती आणि निलक्रांती चा काळ सोडला तर पंधरा वर्षांचा कालावधी अत्यंत सुप्तावस्थेत गेल्याचे दिसते. हरितक्रांतीच्या काळात अत्यंत दिमाखदार कामगिरी केली गेली. अन्नधान्याचे उत्पादन २१० दशलक्ष टनांवर पोहोचले. देश अन्नधान्यात स्वयंपूर्ण झाला. जगात दुध उत्पादनात प्रथम क्रमांक मिळविला तर फळ पिकात दुसरा क्रमांक मिळवला. मात्र १९९० नंतर पुढची १० वर्षे निराशाजनक राहिली. एकंदरीत ही वाढ कासवगतीने झाली. अन्नधान्य, पशुधन, मच्छी उत्पादन, रेशीम, वराह पालन, तसेच कुक्कुटपालन यांच्या उत्पादनात वाढ दिसली नाही; याउलट कडधान्ये, गळीत धान्ये, ऊस, मसाले पिकांच्या उत्पादनात घट दिसू लागली. कृषी निर्यातीमध्ये फार मोठी घट झाली. रासायनिक खते, कीटकनाशके आणि तणनाशके यांच्या किमती वाढल्या. बागायती क्षेत्रातील पाण्याच्या बेसुमार वाढीमुळे जमिनीचा पोत बिघडला. अर्थातच त्याचा परिणाम उत्पादकतेवर झाला. लोकसंख्या वाढ आणि वारसाहक्काने जमिनीचे तुकडे झाले. शेतकऱ्यांच्या शेतीतून काहीच परवडण्याजोगे राहिले नाही. अशा परिस्थितीत देशाच्या कृषी क्षेत्राची जबाबदारी श्री. शरद पवार यांनी स्वतः स्वीकारली. तोट्यातील शेती क्षेत्राला नफ्यात आणून देशातल्या समस्त शेतकरी वर्ग संपन्न करणे ही त्यांची भूमिका होती. एकंदरीतच त्यांच्या कृषी क्षेत्रातील ज्ञानाचा व अनुभवाचा त्यांना खुशीच्या विविध योजना अमलात आणताना प्रचंड फायदा झाला.

भारतीय कृषी संशोधन परिषद भारताच्या कृषी विभागाची अत्यंत महत्त्वपूर्ण संशोधन संस्था आहे. जगातल्या सर्वोत्कृष्ट संशोधन तिथे होते. देशाचे कृषी मंत्री या संस्थेचे अध्यक्ष असतात. शरद पवार यांनी कृषी खात्याचा कार्यभार स्वीकारल्यानंतर या संस्थेच्या संशोधन आणि शिक्षण विभागाकडे बारकाईने लक्ष द्यायला सुरुवात केली. विविध फळे, भाजीपाला, कडधान्ये, तूणधान्ये इत्यादींवर संशोधन करणारी संचालनालये या संस्थेत समाविष्ट आहेत. पिकांचे सुधारित वाण, संकरीत वाण, पिक उत्पादन वाढीसाठी जमीन, पाणी, ते तसेच काढणीपरचा तंत्रज्ञान इ. प्रश्नांची उकल करण्यासाठी ही संस्था काम करते. तसेच या अंतर्गत कृषी हवामानानुसार विभागवार उपसंस्था महत्त्वाचे संशोधन करीत आहेत. कृषी क्षेत्रात काम करणाऱ्या देशात साधारणतः ९६ राष्ट्रीय संस्था, मध्यवर्ती संस्था, संचालनालये, कृषी हवामानानुसार उपर संस्था आणि राष्ट्रीय केंद्रे या राष्ट्रीय संशोधन प्रणालीमध्ये कार्यरत आहेत.

मराठी खरं तर शरद पवार यांनी महाराष्ट्र राज्याचे कृषिमंत्री म्हणून जबाबदारी स्वीकार आल्यावर लगेचच पुढील वाटचालीची दिशा निश्चित केली. महाराष्ट्रातल्या अनेक जिल्ह्यात कित्येक वर्षे पुरेसा पाऊस पडत नव्हता व तेथील लोकांना भयानक दुष्काळाचा सामना करावा लागत होता. कृषी मंत्री झाल्यावर पुण्याच्या कृषी विद्यापीठात महाराष्ट्रातले सर्व कृषीतज्ज्ञ, कृषी विद्यापीठांचे कुलगुरू, नियोजनातील व्यक्ती यांची बैठक बोलावली. यावेळी सुप्रसिद्ध कृषी क्रांतीचे जनक डॉ. एम. एस. स्वामीनाथन हे देखील भारतीय कृषी संशोधन संस्थेचे (I.C.A.R.) या नात्याने हजर होते. ज्याप्रमाणे किमान रोजगार मिळवण्यासाठी 'रोजगार हमी योजना' असते अशी एखादी 'उत्पादन हमी योजना' आणली पाहिजे, अशी शरद पवार यांनी आपली भूमिका सांगितली. ज्वारी, गहू यांचे सुधारित किंवा संकरीत बियाणे वापरून व योग्य पद्धतीने पिकांची काळजी घेऊन विशिष्ट प्रमाणात उत्पादन मिळाले पाहिजे, अशा प्रकारची योजना सर्व शास्त्रज्ञांनी तयार केली व एका 'उत्पादकता क्रांतीची' त्यांनी सुरुवात केली. राज्याचे कृषिमंत्री असताना त्यांना शेतकऱ्यांच्या आर्थिक स्थितीची खूप काळजी असायची. शेतीतील कोण कोणत्या गोष्टींनी शेतकऱ्यांचे राहणीमान सुधारेल असा विचार त्यांनी केला. त्यातूनच त्यांनी शेतीतील विविध घटकांचा, विविध पिकांचा वापर वाढवा यासाठी प्रयत्न सुरू. शेतीचे विविधीकरण या विषयावर त्यांनी तीस वर्षांपूर्वीच विचार केला होता. १९७० च्या दशकाच्या सुरुवातीला त्यांचा हा विचार त्यांच्या द्रष्टेपणाची साक्ष देतो. भारतीय कृषी शास्त्राच्या इतिहासात संस्थांचे निर्माते म्हणून त्यांचे नाव चिर-काल घेतले जाईल. माहिती तंत्रज्ञान व जैवतंत्रज्ञान क्षेत्रातील संशोधन व शिक्षण संस्थांच्या स्थापनेसाठी

जागतिकीकरण, लिंगभाव आणि स्त्रिया

शीतल गायकवाड

संशोधक विद्यार्थी, राज्यशास्त्र आणि लोकप्रशासन विभाग,

सावित्रीबाई फुले पुणे विद्यापीठ, पुणे

जागतिकीकरण म्हणजे आंतरराष्ट्रीय नाणेनिधी, जागतिक बँक, जागतिक व्यापार संघटना यांच्यानुसार एखाद्या राष्ट्राचे रचनात्मक सुधारणा स्वीकारणे होय. त्यातूनच राष्ट्रात उदारीकरण, खासगीकरण व जागतिकीकरण या प्रक्रिया सुरु होतात. थोडक्यात मुक्त अर्थव्यवस्था स्वीकारणे. अशी अर्थव्यवस्था शासकीय नियंत्रणापासून मुक्त असते. जागतिकीकरणाच्या माध्यमातून भांडवल आणि तंत्रज्ञानाच्या मार्गाने पुन्हा एक नव्या प्रकारचा वसाहतवाद गरीब राष्ट्रांमध्ये शिरलेला दिसून येतो. हा वसाहतवाद त्या राष्ट्रांमधील नैसर्गिक साधन संपत्ती, श्रमिक वर्ग आपल्या ताब्यात घेतो. हा वसाहतवाद फायद्यावर आधारित व्यापार धोरणांची आखणी करतो. कार्यक्षमतेच्या नावाखाली सार्वजनिक उद्योगांचे खासगी उद्योगात हस्तांतरण केले जाते. पण प्रत्यक्षात खासगी उद्योग हे नफा तत्त्वावरच भर देतात. त्याचा तळागळातील लोकांना फायदा होत नाही. या सर्वांचा परिणाम समाजातील सर्वात खालच्या स्तरावर असणाऱ्या लोकांवर जास्त होतो. ज्यांच्याकडे गुंतवणुकीसाठी फक्त श्रम आहे. ज्यात दलित, आदिवासी, मजूर, कारागीर, शेतकरी, स्त्रिया यांचा समावेश होतो. (१४) पान क्र.- १७ ते २२ जागतिकीकरणाच्या काळात नैसर्गिक संपत्ती वर नियंत्रण येते, नफा हेच एकमेव उद्दिष्ट बनते, आधुनिक तंत्रज्ञान व स्पर्धला अति महत्त्व प्राप्त होते. यातून नैसर्गिक उपजीविकेच्या साधनांचा न्हास, बेकारीत वाढ, जंगल, पाणी, जमीन या संसाधनावर बहुराष्ट्रीय कंपन्यांचे नियंत्रण, लोकांचे विस्थापन, देशी उत्पादनांची पीछेहाट असे अनेक प्रश्न निर्माण होतात. जागतिकीकरणामुळे समाजातील तळागळातील लोक सर्वात जास्त भरडले जातात. स्त्रिया या समाजाच्या अगदी शेवटच्या स्तरावर असल्याने त्या ही जागतिकीकरणाच्या प्रक्रियेने जास्तच प्रभावित होताना दिसून येतात. ही प्रक्रिया समाजाच्या आर्थिक, सामाजिक, राजकीय, मानसिक सर्वच क्षेत्रांवर प्रभाव टाकते. जागतिकीकरण प्रक्रियेने लिंगभाव जडण-घडण प्रक्रियेवर परिणाम केला आहे. त्याच बरोबर या प्रक्रियेचा परिणाम स्त्रियांच्या आर्थिक, सामाजिक, शैक्षणिक, राजकीय, आरोग्य जीवनावर पण झाला आहे. स्त्रियांना जागतिकीकरणामुळे काही संधी ही मिळाल्या, त्याच बरोबर त्यांचे शोषण वाढण्यास हातभार ही लागला. या काळात स्त्री-पुरुषांच्या भूमिका ठरवणारी लिंगभाव जाणीव नवीन स्वरूपात अधिक रुजवली गेली. पितृसत्ता टिकवून ठेवणाऱ्या विविध माध्यमांचे स्वरूप ही जागतिकीकरणाने प्रभावित झाले आहे.

लिंगभाव जडण-घडण प्रक्रियेतून पितृसत्तेने भूतकाळात आपले अस्तित्व टिकवले. वर्तमान काळात ही ती याचाच आधार घेवून आपले अस्तित्व टिकवून ठेवत आहे. व्यक्तीचे वर्तन, भाषा, केशभूषा, वेशभूषा, राहणीमान याच्या माध्यमातून लिंगभावाची अभिव्यक्ती होत असते. यावर कोणी प्रश्न न विचारल्यास पितृसत्तेला आपली स्थिरता टिकवून ठेवणे शक्य होते. भांडवली विचारप्रणालीच्या उदयाने पितृसत्तेला आव्हान निर्माण झालेले दिसून येते. लिंगभाव अभिव्यक्त करणाऱ्या घटकांमध्ये ही जागतिकीकरण प्रक्रियेने बदल घडून आले. लिंगभावाचे राजकारण हे विविध घटक (जात, धर्म, वंश, वर्ग) यांच्या आधारे केले जाते. जागतिकीकरणाच्या टप्प्यावर हे लिंगभावाच्या मागील राजकारणाचे विविध पदर उलगडले गेले. जागतिक भांडवली अर्थव्यवस्थेच्या काळात या घटकांच्या आधारे स्त्रियांच्या होणाऱ्या शोषणाची तीव्रता अधिक वाढली असे दिसते. (१४) पान क्र.- २१३ ते २२७

लिंग ही एक जीवशास्त्रीय व लिंगभाव ही एक समाजरचित ओळख आहे. या दोन्ही संकल्पना एकाच अर्थाच्या नाहीत. त्यांना वेगळे अर्थ आहेत. लिंगभाव ही संकल्पना समाज, संस्कृती यांच्या माध्यमातून व्यक्ती मनावर जन्मापासून रुजवली जाते. लिंगभाव नैसर्गिक नाही. त्यामुळे त्यात बदल शक्य आहे. समाजातील परिस्थितीच्या बदला सोबतच या संकल्पनेत ही बदल घडून येताना दिसून येतात. (१०) लिंगभाव ही गतिशील व परिवर्तनशील संकल्पना आहे. लिंगभावाची जडण-घडण ही स्थळ, काळ, परिस्थितीनुसार होत असते. जागतिकीकरणाचा परिणाम ही या संकल्पनेवर स्थळ, काळ, परिस्थिती नुसार होतो. (२) लिंगभाव जडण-घडण प्रक्रिया कुटुंब, शिक्षण व्यवस्था, वर्ग, वंश, जात धर्म या घटकांच्या आधारे समाजात कार्यरत असते. लिंगभाव जडणघडण करणाऱ्या कुटुंब,

Author Name: Prof Gaikwad S. S.

21. Title of Paper: Impact of Globalization on the Living Standard of Scheduled Tribes in Village Maharashtra

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Impact of globalization on the living standard of Scheduled Tribes in villages of Maharashtra

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ABSTRACT

Adivasis or Scheduled tribes are important part of population and society. The livelihood, social and economic status, culture, language are different and unique in the society. The economic and living conditions of scheduled tribe have experienced changes during the phase of accelerated economic growth. There has been considerable progress in the well-being of STs during the last decades. Globalization is an international network of economic systems as well as interaction and integration among people, companies, and governments worldwide. The wide-ranging effects of globalization are complex and politically charged. It showed major technological advances in the society, benefits society as a whole. The changes occurred due to globalization were economic, social, cultural. Globalization affected the scheduled tribes in the sense of standard of living, education, culture positively and negatively also. The present study tried to show the changes in lifestyle, culture, educational status in tribal people due to globalization.

Introduction

Adivasi, Atavika, Vanavasi or Girijan are the terms used for the tribes in India. These are indigenous people of India prior to the Dravidians and Indo Aryans. These people are original inhabitants of the Indian Subcontinent. Tribal people constitute 8.6% of the nation's total population, over 104 million people according to the 2011 census. The essential characteristics of these communities are: Primitive Traits, Geographical isolation, Distinct culture, Shy of contact with community at large, Economically backward

Tribal communities live, in various ecological and geo-climatic conditions ranging from plains and forests to hills and inaccessible areas. Tribal groups are at different stages of social, economic and educational development. While some tribal communities have adopted a mainstream way of life, at the other end of the spectrum, there are certain Scheduled Tribes, 75 in number known as Particularly Vulnerable Tribal Groups (PVTGs), who are characterised by

pre-agriculture level of technology, stagnant or declining population, extremely low literacy, subsistence level of economy

The Scheduled Tribes are notified in 30 States/UTs and the number of individual ethnic groups, etc. notified as Scheduled Tribes is 705. The tribal population of the country, as per 2011 census, is 10.43 crore, constituting 8.6% of the total population. 89.97% of them live in rural areas and 10.03% in urban areas. The decadal population growth of the tribal's from Census 2001 to 2011 has been 23.66% against the 17.69% of the entire population. The sex ratio for the overall population is 940 females per 1000 males and that of Scheduled Tribes 990 females per thousand males.

Broadly the STs inhabit two distinct geographical area – the Central India and the North- Eastern Area. More than half of the Scheduled Tribe population is concentrated in Central India, i.e., Madhya Pradesh (14.69%), Chhattisgarh (7.5%), Jharkhand (8.29%), Andhra Pradesh (5.7%), Maharashtra (10.08%), Orissa (9.2%),

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Author Name: Dr. Gandhile G. D.

22. Title of Paper: An Assessment of Pilgrims View Regarding Infrastructure Facility at Pilgrim Destination in Pune District of Maharashtra

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

An Assessment of Pilgrims Views Regarding Infrastructure Facility at Pilgrim Destination in Pune District of Maharashtra

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ABSTRACT:-

The tourism industry is one of the fastest growing industries in the world today. Infrastructure plays an important role in the development of any tourist destination. These facilities make the tour comfortable and memorable. These include easy access, developed routes, amenities, clean environment and accommodation, various attractions, security and safety, good communication network and shopping facilities. Pune district has a wide potential for tourism. Pune district has many natural, socio-cultural and artificial tourist attractions. Pune district, famous for its pilgrimage, is an old form of tourism.

In this study, an attempt has been made to know the views of the pilgrims about the various facilities offered in various pilgrimage sites in Pune district and their quality. Facilities like quiet, transport, approach road, cleanliness, local security, parking, public facilities, accommodation, tourist information board and seating / leisure are considered. It is important to research whether the quality of the facilities available is good, average, poor and whether it ranks accordingly in terms of pilgrims.

Introduction: -

Tourism industry is one of the largest and fastest growing industries in today's world. Tourism industries provide maximum job opportunity directly or indirectly because tourism develops many sub- industries like hospitality, transport and entertainment very rapid rate. Tourism is the industry that is mutual benefit of tourism industry and Tourist.

Today Tourism industry has reached the common person and tourist destinations are being developed, to provide facilities like accommodation, transport, amenities and attraction to tourist to make his trip joyful. Development of any tourist centers Infrastructure facility plays an important role. These facilities make the trip comfortable and memorable. It includes easy accessibility, well-developed road, with wayside facilities, clean environment and accommodation, variety of attraction, safety and security, Good communication networks and shopping facilities etc.

Pune district is situated on eastern direction of western Ghat in western part of the Maharashtra. Pune district is gifted with tactical location, non violent and quiet environment, and mountain, rivers, lakes, dams, religious temples, and historic forts, and historic monuments, friendly and welcoming people. Pune district has an extensive range of tourism potential. Pune district has many natural, socio-cultural and fabricated tourist attractions. So many tourist places are distributed in all over the district, which is prosperity of tourism. All these tourist places are important in the view of tourism development in the district.

Pune district known for the pilgrimage tourism, it is one of the old form of tourism. Five AstvinayakGanpati temples, BhimashankarJotirling, Lord Khandoba temple in Jejuri, Dehu and Alandi pilgrim centers of Varkari Sampradaya and Ekvira Devi temple of Karla is in district which provides a massive spiritual tourism potential. Also the Balaji temple of Ketkawali, Datta temple of Narayanpur, Partishirdi temple of Shirgoan, DagadushethHalwai Ganpati andChaturshringi temple of Pune City is the most visited pilgrim centers in

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Author Name: Dr. Gandhile G. D.

23. Title of Paper: The Assessment of Environment impact on Pilgrimage Destination & Changing Scenario of Globalization with Special Reference to Dehu in Maharashtra

Sambodhi (UGC Care Journal)	ISSN : 2249-6661 Vol - 43 No. - 04 (XII) October-December (2020)
“The Assessment of Environment impact on pilgrimage destination and Changing Scenario of Globalization with special reference to Dehu in Maharashtra”	
Prof. Gandhile Ganesh Dattoba Annsahaeb Magar Mahavidyalaya Hadapsar Pune.	
ABSTRACT: <i>Tourism is a global phenomenon, which is fastest rising industry. In modern world tourism activity, become an important economic activity for any country. Pilgrimage tourism or Religious tourism is very old type of tourism which also known as a faith or spiritual tourism. In pilgrim tourism people devotionally travel individually or in groups for missionary or leisure (fellowship) purposes. The location of majority pilgrimage centers normally associated with nature and some rituals related to pilgrimage affect the natural environment. Environment plays a crucial role in development of tourism, its lives and develops to promote from environment. In one hand quality of natural and man-made environment support and create the representation of the tourism destination and in other hand tourism development made positive as well as negative impact on environment and host people.</i> <i>In the modern period, positive factors of Globalization are responsible to increasing the number of pilgrims. The characteristics of modern Pilgrimage tourist are changing due to globalization and there development like pattern of visits, visitors with their rituals, package type, hospitality and transport facilities. Sometimes some natural calamities like flood, earthquake and also there are some other treats like terrorism, cyber crime, epidemics, impact on tourism</i> Key Words: Pilgrimages, Religious, Rituals, Impact, Environment, Globalization.	
Introduction Tourism is a worldwide phenomenon, which is today, 's fastest rising industry. In modern world tourism activity, become a major economic significance for any country. "The word "tourism" is derived from the world 'tour' meaning a 'Journey' in which one returns to the starting point" (Parbati Nandi and Prmangshu, 1999). Tourism is the temporary movement of people for the short-term period from his destinations to outside the place where they usually live and work and includes the activities during the stay at the destination as well as all facilities and services specially created to their needs. Pilgrimage tourism or Religious tourism is very old type of tourism which also known as a faith or spiritual tourism. The word pilgrimage has begin from the Latin word 'Peregrines' which means a 'wanderer' or 'stranger'. "Its chief purpose is to gather religious merits (Punya) and free from own sins (Pap) as well as to involve the blessings of the particular deity enshrined in the religious place". (Sinha Amita, 1999). In Pilgrimage tourism, for to attain 'salvation' or 'moksha' people devotionally travel individually or in groups for missionary, or leisure (fellowship) purposes. A person who makes journey spirituality called a pilgrim. The environment is a powerful resource for tourism as it plays important role in attracting tourist to any destination and tourism related activities leave their mark on the environment. The term environment generally refers for natural or physical features of landscape. The term environment included both the natural or physical as well as cultural or man-made components.	
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Author Name: Dr. Satav G. P.

24. Title of Paper: The Impact of GST on Export and Export

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661
Vol - 43 No. - 04 (XII) October-December (2020)

“Impact of GST on Export and Import”

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ABSTRACT :

All the necessary steps are being taken for the effective implementation of much-awaited Goods and Services Tax (GST) from April 2017 in India. GST will eradicate 17 indirect taxes and as a result the Indian economy will get a major push as many economists have predicted a 2 – 2.5 per cent boost for the country's GDP. Apart from manufacturing sector, logistics, warehousing and even the common man will benefit from the amendment. GST will be beneficial to the Centre, states, industrialists, manufacturers, the common man and the country at large since it will bring more transparency, better compliance, an increase in GDP growth and revenue collections. Thus, GST has been an essential topic of discussion everywhere in India. Therefore, we need to be aware of different aspects of GST. In this connection, this paper is an outcome of an explanatory research which is based on secondary data to understand the concept of GST and its mode of operation. This paper will also focus on the impacts of GST and problem associated with the export & import sectors and its implementation of GST in India.

Keywords— CGST, Goods and Services Tax (GST), Indirect Tax, SGST and Supply Chain

Introduction:

The current Indirect tax regime in India is complex as there are multiplicity of taxes, sophisticated compliance obligations and tax cascading. The Information Technology enabled Services sector has been fraught with disputes due to ambiguity in provisions as well as multiple taxation including dual taxation. Under the proposed GST regime all the key Indirect tax legislations would be subsumed and hence it is expected that it would result in a simpler tax regime especially for the Information Technology Enabled Services.

GST is a target based tax on consumption of goods or services. It is also the policy of the Government of India to export the goods and services not the taxes out of India. Thus, exports will become cheaper making Indian products or services will be more competitive in the international markets. This part would cover in-depth impact of GST on export and import of goods and services under GST. GST was first introduced during 2007-08 budget session. On 17th December 2014, the current Union Cabinet Ministry approved the proposal for the introduction GST Constitutional Amendment Bill. On 19th December 2014, the bill was presented on GST in Loksabha. At present, there are around 160 countries that have implemented GST. In some countries, VAT is the substitute for GST, but theoretically it is a destination based tax imposed on consumption of goods and services. France was the first country to introduce GST in 1954. now, only Canada has a dual GST model (somewhat similar to the Dual GST Model that India is going to implement).

Many experts have suggested that to resolve the issues of different types of taxes, there is a need to streamline all indirect taxes and implement a 'single taxation' system. This system is entitled as Goods and Services Tax (GST). Goods and Services Tax as the name implies, it is an indirect tax applied both on goods and services at a uniform rate. In simple term, GST is a tax that people need

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Author Name: Dr. Satav G. P.

25. Title of Paper: The Gig Economy Its Impact and Implication on Indian Economy

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

The Gig Economy : Its Impact and Implications on Indian Economy

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INTRODUCTION

As we are entering the age of the fourth industrial revolution and as the use of technology becomes ubiquitous, the traditional form of employment is also undergoing a massive change. Terms like 'Uberisation' of the workforce are gaining currency. Gig economy also called the 'sharing' economy, 'open talent' economy, 'freelance' economy and the 'on demand' economy represents the new paradigm of work. Gig economy is characterized by the prevalence of short-term contracts or freelance work as opposed to permanent jobs. Instead of following a typical recruitment process, wherein the hiring firm offers set working hours and a standardized wage along with other terms of employment, in return for the commitment of staff, a gig worker are classified as an independent contractor. Instead of a fixed wage, workers get paid for each job or 'gig' that they undertake. A delivery driver as an independent contractor, for example, would get paid for each delivery that is successfully recorded.

According to a report by McKinsey Global Institute, 'Independent Work: Choice, Necessity and the Gig Economy', 20 to 30% of the working age population in developed countries is engaged in independent work. According to a study by PayPal, 'Insights into the Freelance ecosystem', one in four freelancers are from India and the gig economy in India has the potential to grow up to \$20-30 billion by 2025. Digitization, internet penetration, technologically skilled workforce, advancements in information technology, a booming startup culture and skills in demand are propelling the growth of gig economy in India. According to a report by ICRIER titled 'Future of Work in the Digital Era: Potential and Challenges for Online Freelancing and Micro work in India', India is home to the second largest market of freelance professionals (about 15 million), standing next only to the US (approx 53 million). These 15 million Indian freelancers contribute to about 40% of total freelance jobs offered worldwide. (Kathuria & Et., 2017)

OBJECTIVES OF THE STUDY

1. Understanding the concept of GIG economy.
2. Analyzing Impact & Implications of GIG economy on Indian economy.

GIG Economy Concept:

'Gig' – a word, coined several decades earlier, seems to have gained prominence in today's time. In the present context, a 'gig economy' involves a temporary contractual job or short-term contract or freelance work that a person may take, on a project-to-project basis, for which the payment is made once the task is completed. The gig economy gets its name from each piece of work being akin to an individual 'gig'.

The Merriam Webster Dictionary defines a 'gig economy' as an "economic activity that involves the use of temporary or freelance workers to perform jobs typically in the service sector." A gig economy encompasses all platforms that hire independent contractors, consultants and workers in different sectors, such as information technology, content creation, social media marketing and communications, food and beverages, creative fields such as art and design. A gig economy, hence, means an existence of temporary or part-time workforce instead of a conventional workforce.

Author Name: Dr. Waghmode S. D.

26. Title of Paper: Opportunities and Challenges and its Impact of GST on Indian Economy

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661
Vol - 43 No. - 04 (XII) October-December (2020)

“Opportunities, Challenges & its Impact of GST on Indian Economy”.

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ABSTRACT :

The Good and services tax (GST) is the most important indirect tax reform since 1947. This law is replaced may indirect taxes like value-added tax, service tax, excise duty and sales tax. It will be levied on manufacture sale and consumption of goods and services. now today, the GST system is applied there 'One Nation One Tax' system which would record a significant development in comprehensive indirect taxation reform. Under the GST system there would be only on rate applicable for both goods and services. GST will create and support business friendly environment, as prices will fall and it would also control the inflation rates .This research paper examines the opportunities and benefits of GST. The objective of research paper is to find out the challenges faced by GST. This paper highlights the impact of GST on Indian economy.

Keywords: Goods and Services Tax, Economic Development, Indian Economy, One Nation One Tax.

Introduction: The GST is shifting the whole scenario of current indirect tax system. It is considered as greatest tax reform since independence 1947. Before some time, in India complicated indirect tax system was followed various taxes imposed by central and states separately. GST unifies all the indirect taxes under an umbrella and creates a smooth national market. Researchers say that GST helps the economy to grow in more efficient manner by improving the tax collection as it will disrupt all the tax barriers between states and integrate country via single tax rate. GST was first introduced by France in 1954 and now it is followed by more than 140 countries. Most of the countries followed combined GST while some countries like Brazil, Canada follow a dual GST system where tax is imposed by central and state both. In India also dual system of GST includes CGST and SGST. The Goods and Services Tax (GST) is immeasurable concept that simplifies the giant tax structure by enhancing and supporting the economic development and growth of a country.

Goods and Services Tax is a comprehensive tax which means it levy on manufacturing process, sales process and consumption of goods and services at a national level .The Goods and Services Tax Bill referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. GST is indirect taxes at all the stages of production for bring the uniformity in the system. GST act was passed in the parliament on 29th March 2017. The Act came into effect on 1st July 2017: Goods and Service Tax Law in India. On applying GST into practice, there would be combination of Central and State taxes into a single tax payment. This tax also grows the position of India in domestic as well as international market. At the consumer level, GST reduces the overall tax burden in the market, which is currently estimated at 20-30%.

Objectives of the research:

1. To find out the opportunities and advantages of GST
2. To find out the challenges faced by GST
3. To examine the impact of GST on Indian economy

Author Name: Prof. Shelar G.

27. Title of Paper: Basic Concept Benefits and Types of Good and Service Tax in India

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Basic Concepts, Benefits, and Types of Good and Service Tax in India

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ABSTRACT :

This paper is an analysis of what the impact of GST (Goods and Services Tax) will be on Indian Tax Scenario. Here stated with a brief description of the historical scenario of Indian taxation and its tax structure. Then the need arose for the change in tax structure from traditional to GST model. GST has been detailed discuss in this paper as the background, silent features and the impact of GST in the present tax scenario in India. The Goods and Services Tax (GST) is a value added tax to be implemented in India, the decision on which is pending. GST is the only indirect tax that directly affects all sectors and sections of our economy. Ignorance of law is no excuse but is liable to penal provisions, hence why not start learning GST and avoid the cost of ignorance. Therefore, we all need to learn it whether willingly or as compulsion. The goods and services tax (GST) is aimed at creating a single, unified market that will benefit both corporate and the economy. The changed indirect tax system GST-Goods and service tax is planned to execute in India. Several countries implemented this tax system followed by France, the first country introduced GST. Goods and service tax is a new story of VAT which gives a widespread setoff for input tax credit and subsuming many indirect taxes from state and national level. The GST Implementation is not yet declared by government and the drafting of GST law is still under process and a clear picture will be available only after announcement of Implementation. India is a centralized democratic and therefore the GST will be implemented parallel by the central and state governments as CGST and SGST respectively. The objective will be to maintain a commonality between the basic structure and design of the CGST, SGST and SGST between states. In this article, I have started with the introduction, in general of GST and have tried to highlight the objectives the proposed GST is trying to achieve. Thereafter, I have discussed the possible challenges and threats; and then, opportunities that GST brings before us to strengthen our free market economy.

Key Words: GST, CGST, SGST, VAT, INPUT CREDIT

Objectives:-

1. To study of concepts of GST.
2. To study of benefits of GST.
3. To study of Types of GST.

Concepts of GST.

Introduction of the Value Added Tax (VAT) at the Central and the State level has been considered to be a major step – an important step forward – in the globe of indirect tax reforms in India. If the VAT is a major improvement over the pre-existing Central excise duty at the national level and the sales tax system at the State level, then the Goods and Services Tax (GST) will indeed be an additional important perfection – the next logical step – towards a widespread indirect tax reforms in the country. Initially, it was conceptualized that there would be a national level goods and services tax, however, with the release of First Discussion Paper by the Empowered Committee of the State Finance Ministers on 10.11.2009, it has been made clear that there would be a “Dual GST” in India, taxation power – both by the Centre and the State to levy the

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Author Name: Prof. Zende V. H.

28. Title of Paper: A Study of SEBI towards Regulating Indian Capital Market

Sambodhi

(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

“A Study of SEBI towards Regulating Indian Capital Market”

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ABSTRACT :

The history of the capital market in India dates back to the 18th century when East India company securities were traded in the country. It has been a long journey for the Indian capital market. Now the capital market is organized, fairly integrated, mature, more global and modernised. The Indian equity market is one of the best in the world in terms of technology as well as value- cumvolume of business The SEBI can ensure a free and fair market and take India into league of major global capital markets in the next round of reforms. To enable this, it has to thoroughly review its structure and functioning. The SEBI has to balance between the costs of regulation and market development. There should be cross-border cooperation between various regulators and between regulators and industry. Mutual funds are financial intermediaries which collect the savings of investors and invest them in a large and well diversified portfolio of securities. The advantages for the investors are reduction in risk, expert professional management, diversified portfolio, liquidity of investment and tax benefit. This fast grown industry is regulated by the Securities and Exchange Board of India (SEBI).

KEYWORDS: CapitalMarket, Mutual Funds, SEBI

INTRODUCTION:The capital market is a market for long –term funds both equity and debt- and funds raised within and outside of the country. The primary market refers to the long –term flow of funds from the surplus sector to the government and corporate sector (through primary issues) and to banks and non-banks financial intermediaries (through secondary issues). A primary issue of the corporate sector leads to capital information (creation of net fixed assets and incremental change in inventories). The secondary market is a market for outstanding securities. Unlike primary issues in the primary market which result in capital information, the secondary market facilitates only liquidity and marketability of outstanding debt and equity instruments.

Mutual funds are financial intermediaries which collect the savings of investors and invest them in a large and well diversified portfolio of securities. The major advantages for the investors are reduction in risk, expert professional management, diversified portfolio and tax benefit. By pooling of their assets through Mutual Funds, Investors achieve economies of scale. Mutual Funds are to be established in the form of Trust under Indian Trust Act, and are to be operated by Asset Management Company (AMC). Mutual Funds dealing exclusively with Money Market Instruments are to be regulated by RBI. Mutual Funds dealing primarily with capital market and also partly in Money Market Instruments are to be regulated by SEBI. All scheme floated by Mutual Funds are to be registered with SEBI.

OBJECTIVES OF THE STUDY

The objectives of the study are:

1. To understand the Role of SEBI on Indian Capital Market
2. To Study of SEBI's Role to regulate Mutual Fund

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Author Name: Dr. Doke A. M.

29. Title of Paper: Demonitization Impact Advantages and Disadvantages

Sambodhi
(UGC Care Journal)

ISSN : 2249-6661

Vol - 43 No. - 04 (XII) October-December (2020)

Demonitization Impact, Advantages and Disadvantages

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ABSTRACT :

The paper aims to explain meaning of demonitization, and its effect on the Indian economic as well as human life. The objective of the paper is to explain that demonitization is done to Removing black money from currency, stopping terror funds, Reducing fake notes and Increase cashless transactions. It also highlights points like why it is done, what is its affects in India, impact of it on social and environmental issues etc. the paper is explanatory paper. Main aim of the paper is to explain that, the decision of our grate prime minister Mr. Narendra Modi was positive although it face many challenges politically and socially, overall people satisfied with his decision and help government to normalize the situation.

Keywords: Demonitization, eradicate, Black Money, Terror Fund

INTRODUCTION:-

On eight November 2016, the government of India announced the demonitization of all rupees 500 and rupees 1000 bank notes of Mahatma Gandhi Series. Prime Minister of India Narendra Modi announced the demonitization in the live telecast on television at 20.00 India Standard Time (IST). He declared that use of all 500 and 1000 banknotes of the Mahatma Gandhi series would be invalid from past midnight. The main purpose of demonitization is to take out „black money” held outside the formal economic system. There are multiple reason why nations demonitize their local unit of currency i.e. to combat inflation, to combat corruption and crime, to discourage a cash dependent economy, to facilitate trade. Example of demonitization for trade purpose occurs when the nations of European Union officially began to use euro as their everyday currencies in 2002. When the physical euro bills and coins were introduced, the old national currencies, such as the German mark, the French franc and the Italian lira were demonitized. These varied currencies remained convertible into Euros at fixed exchange rates for a while to assure a smooth transition.

Definition of ‘Demonitization Demonitization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change in national currency. It is current forms of money that is pulled from circulation and it is often replaced with new notes or coins. Sometimes a country completely the replaces the old currency with new one. The dictionary meaning of demonitization is “to deprive (a metal) of its capacity as a monetary standard” or to withdraw from use as currency”. Finance minister ArunJaitely said that demonitization of rs. 500 and rs. 1000 notes will expand the size of economy, increase revenue base and make the system cleaner while preserving its credibility.

Objective:

1. To study of impact of demonitization.
2. To study of advantages of demonitization.
3. To study of disadvantages of demonitization.

Why Demonitization? Well know political and economic analyst from Chennai, have been written about its evils and suggestions to tackle the issue. He said this move was long overdue. The growth of cash economy

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Author Name: Prof. Dr. Ranadive K. R.

30. Title of Paper: Potential of Cinnamon cassia Oil for Safety of Grains Contaminated with Aflatoxin Induced by *Aspergillus flavus*

© 2020 JETIR July 2020, Volume 7, Issue 7

www.jetir.org (ISSN-2349-5162)

Potential of *Cinnamon cassia* Oil for Safety of Grains Contaminated with Aflatoxin Induced by *Aspergillus flavus*

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ABSTRACT

Fungal infestation is one of the common and serious problems faced during grain storage. *Aspergillus flavus* is one of the major storage fungi producing aflatoxins, which is highly toxic, carcinogenic and shows ill-effects on human and animal health. Inhibitory effect of *Cinnamon cassia* oil against the mycelial growth and aflatoxins production by *A. flavus* has been studied in this investigation. *A. flavus* was found dominant fungi during maize grain storage. *Cinnamon cassia* oil showed significant antifungal activity against *A. flavus* when evaluated by agar well diffusion method. Monitoring of aflatoxin levels in grains is a management methodology and it can be applied during storage. Aflatoxins were assessed qualitatively and quantitatively by adopting TLC and HPLC methods in *Cinnamon cassia* oil treated and non-treated grains. Cinnamon oil is a natural essential oil that does not show ill effects to human and animal health. Aflatoxin production was considerably declined by application of *Cinnamon cassia* oil during storage. *Cinnamon cassia* oil has fungi toxic potential against *Aspergillus flavus*. It may be used as fungicidal agrochemical during seed storage.

Keywords: Aflatoxin, *Aspergillus flavus*, *Cinnamon cassia* oil, fungi toxic potential.

INTRODUCTION:

Stored grains deterioration is a prolonged problem in India. Fungi are prominent destroyer during storage and by producing mycotoxins nutritive value of grains becomes decreased. Dominance of *Aspergillus* species in maize seeds was also reported by Reddy and Reddy (1989), Nishant and Mall (2008), Saleem M. K. *et al.* (2012) and Saleem M. J. *et al.* (2012); Shirurkar and Wahegaonkar (2013). *A. flavus* have been the most prevalent fungal species in samples of maize grains reported by Fandohan *et al.* (2003), Bhutta *et al.* (2004) and Aksun (2006); Shirurkar and Wahegaonkar (2013).

About 300 fungal metabolites are reported to be toxic to man and animals (Galvano *et al.*, 2001). Among them aflatoxins were very common mycotoxin produced by *Aspergillus flavus*, which is one of the common storage fungi. Reported toxic effects are carcinogenicity, genotoxicity, teratogenicity, nephrotoxicity, hepatotoxicity, reproductive disorders and immuno-suppression (Diener *et al.* 1987, Lacey, 1988; Desjardins *et al.* 2000). Fungal invasion in grains results into decline of the power of germination, moldering visible

JETIR2007215

Journal of Emerging Technologies and Innovative Research (JETIR) www.jetir.org

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31. Title of Paper: Biochemical Changes in Stored Plant Seeds due to *Aspergillus* sp.

© 2020 JETIR March 2020, Volume 7, Issue 3

www.jetir.org (ISSN-2349-5162)

Biochemical Changes in Stored Seeds due to *Aspergillus* Species

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ABSTRACT:

The aim of present study is to detect biochemical changes occur in stored plant seeds. *Aspergillus* species and other fungi are known biodeteriorants of stored plant seeds. The stored seeds of groundnut, bajra, black gram and neem were surface sterilised separately with 0.1 % HgCl₂ solution. In all six species of *A. niger*, *A. flavus*, *A. terreus*, *A. glaucus*, *A. sulphureus* and *A. ornatus* were isolated from stored plant seeds and biochemical changes tested. Estimation of ash, fat, protein and starch was done. Maximum loss in seed weight was occurred due to *A. niger* and increase in ash content was observed due *A. flavus* and *A. niger*, more reduction in starch content in groundnut and more or less reduction in protein contents due to *Aspergillus* tested species.

KEY WORDS: Biodeterioration, Ash, Dry weight, Fat, Protein, Starch, stored Plant Seeds.

INTRODUCTION:

Nutritional quality losses during storage are caused by poor post-harvest handling and the natural respiration of grain (Golob et al., 2002) and by damage caused by bio-deterioration (Rehman, 2006; Reed et al., 2007). *Aspergillus flavus*, *A. fumigatus*, *A. niger*, *Drechslera tetramera*, *Fusarium moniliforme* and *Rhizopus stolonifer* were found to be common and dominant on pulses. The fungi that appear mostly on the vended samples isolated are *A. flavus*, *A. niger*, *A. ochraceus*, *A. parasiticus*, *Fusarium* sp., *Rhizopus stolonifer*, yeast, and *Trichoderma koningii* (Kumar et al. 2008). Fungal contamination can occur in the field, or during harvest, transport and storage (Kader and Hussein, 2009). Postharvest loss accounts for direct physical losses and quality losses that reduce the economic value of crop, or may make it unsuitable for human consumption. In severe cases, these losses can be up to 80% of the total production (Fox 2013.) Maize (*Zea mays* L) commonly known as corn in the United States and Canada, is the third most important cereal grain worldwide after wheat and rice (Golob et al., 2004). Contamination of maize grain with mold and fungi is regarded as one of the most serious safety problems in the tropical countries and throughout the world (Kaaya and Kyamuhangire, 2006). Infection of maize grain by storage fungus results in discoloration, dry matter loss, chemical and nutritional changes and overall reduction of maize grain quality Chuck-Hernández et al., (2012).

Two different media are used for isolation of different groups of fungi that leads biodeterioration of plant seeds especially in storage. In all fourteen species of *Aspergillus* were isolated along with other fungi during study from different crops seeds were maintained on Potato Dextrose Agar. Out of which *A. flavus*, *A. niger*, *A. terreus*, *A. glaucus*, *A. sulphuerus* and *A. ornatus* were used in present study. These leads biochemical

JETIR2003348 | Journal of Emerging Technologies and Innovative Research (JETIR) www.jetir.org | 307

Author Name: Dr. Pawar N. D.

32. Title of Paper: Prasangnishta Vinodatun
Lokprabodhan Karnari Katha

१४. प्रसंगनिष्ठ विनोदातून लोकप्रबोधन करणारी कथा
'शुभमंगल सावधान'

ISSN:2231-753

- डॉ. नानासाहेब पवार -

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प्रास्ताविक :

प्राचीन काळापासून भारत देशात विवाहाला धार्मिक बंधनासोबतच एक संस्कार व कर्तव्य समजले जाते. 'विवाह' हा व्यक्तिगत दृष्टिकोनातून पती-पत्नीमधील भागीदारीचा भाग असला तरी विवाहामुळे दोन व्यक्तींबरोबरच दोन कुटुंबे आणि त्यांचे नातेवाईक परस्परांशी जोडले जातात. जीवनभराचे सुख, विकास आणि पुनर्जन्मासाठी दोघांनाही या परंपरेने एकत्रित आणलेले असते. सहयोग, प्रेम आणि निःस्वार्थत्यागांसह काही गुणांची शिकवण येथे मिळते. खरेतर विवाहसंस्थेत विवाहाचे धर्म, जात, परंपरा यानुसार अनेक प्रकार आहेत. असे असले तरी या सर्वांमधून संस्कृती, उपसंस्कृती आणि तिच्या विविध पद्धतींना एकत्र बांधून ठेवणारे ते एक 'पवित्रबंधन' आहे. हे खरे असले तरी अलिकडच्या काळात प्रचलित विवाह समारंभ धूमधडाक्यात- थाटामाटात आयोजन करण्याची रीत आली आहे. समारंभावरील अनाटायी खर्च ही मोठी समस्या निर्माण झाली आहे. अनेक स्तरांतून अशा अनावश्यक खर्चिक समारंभावर टीकाही होताना दिसते.

साहित्य हा समाजाचा आरसा असतो. साहित्यात कथा, कादंबरी, नाटक, कविता व इतर साहित्यप्रकारात जे लेखन झाले त्याचे मूळही समाज हेच आहे. मराठी साहित्यात व्यंकटेश माडगूळकर, शंकर पाटील, द.मा. मिरासदार, पु.ल. देशपांडे, व.पु. काळे अशा अनेक साहित्यिकांनी महाराष्ट्रभर भ्रमंती करून या मातीत कथाकथनाचे मळे फुलविले. या प्रत्येकाची धाटणी वेगळी असली तरी त्यांची परंपरा, वसा आणि वारसा घेऊन डॉ. संजय कळमकर कथालेखन करताना दिसतात. त्यांच्या 'बे एक बे' या संग्रहातील 'शुभमंगल सावधान' या विनोदी कथेची येथे आस्वादात्मक स्वरूपात मांडणी केली आहे.

लेखक परिचय :

डॉ. संजय विठ्ठल कळमकर हे विनोदी लेखक, प्रभावी वक्ते आणि कथाकथनकार म्हणून महाराष्ट्रभर परिचित आहेत. ते संघटनात्मक शिक्षक चळवळीचे नेते आहेत. त्यांनी कादंबरी, एकांकिका आणि नाटक या साहित्यप्रकारांतून लेखन केले आहे.

तिफन ०४ ११८

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33. Title of Paper: Loksanskritiche Lokakaleetun Sahaj
Sunadar Avishkar Ghadvinara 'Vasudev

ISSN:2348-7143

लोकसंस्कृतीचे लोककलेतून सहजसुंदर
आविष्कार घडविणारा 'वासुदेव'

- डॉ. नानासाहेब पवार

मराठी विभाग

अण्णासाहेब मगर महाविद्यालय,
हडपसर, पुणे २८.

मानव हा समाजशील प्राणी आहे. मानवी जीवनाचा अभ्यास करताना मानवाचे जीवन हे व्यापक आणि बहुश्रुत असल्याचे आढळते. म्हणजेच निसर्ग, धर्म, पर्यावरण इत्यादी विविध घटकांचा मानवी जीवनात सोबत अतिशय जवळून संपर्क येतो, तसेच या घटकांशिवाय मानवी अस्तित्व असू शकत नाही. यावरून असे म्हणता येईल की, निसर्ग, पर्यावरण, अन्न, वस्त्र, निवारा, शिक्षण, औषध या मूलभूत गरजा सोबत 'धर्म' ही संकल्पना ही मानवी जीवनाशी निकटचे आणि महत्त्वाची बनली आहे. एवढेच नव्हे तर पारंपारिक मानवी जीवन हे पूर्णपणे 'धर्म' या संकल्पनेवर अवलंबून असल्याचे आपणास आढळून येते. म्हणजेच 'धर्म' या आधारस्तंभ वरून मानवी जीवनातील नित्यक्रम, मनोरंजन, खेळ, संस्कृती इत्यादी अवलंबून असत. त्यामुळे आपणास असे म्हणता येईल की, प्राचीन काळात मानव आपले जीवन जगत असताना जीवनावश्यक गरजा भागल्यानंतर रिकाम्या वेळेमध्ये मनोरंजनाची गरज भागवण्यासाठी विविध प्रकारच्या कला कुसरीकडे वळला. परिणामी माणसाने जीवन जगताना वेगवेगळ्या कलांचे शोध लावला. उदाहरणार्थ मूर्तिकला, चित्रकला, हस्तकला आणि लोककला इत्यादी होत. या कलांना मानवी जीवनात महत्त्वाचे स्थान आहे.


मराठी लोककलेचा अभ्यास करीत असताना लोककलेचा अर्थ आणि त्यात कोणत्या लोककलेचा समावेश होतो. या संबंधीचे विवेचन करणे भाग आहे. सामान्यतः लोककला म्हणजे लोकांपासून चालत आलेली कलेची परंपरा होय. असा त्याचा डोबळ अर्थ असतो. परंतु लोककलेच्या अभ्यासकांनी आणि तज्ञांनी केलेली लोककलेची व्याख्याही तपासणे हे जरूरीचे वाटते. म्हणून पुढील विवेचन लोककला म्हणजे काय याच्या संबंधीच्या तज्ञांनी दिलेल्या व्याख्या तपासणे आवश्यक आहे. महाराष्ट्रातील प्रख्यात संस्कृती कोश शास्त्रज्ञ पं. महादेवशास्त्री जोशी याची व्याख्या पुढीलप्रमाणे 'सर्वसाधारणपणे ग्रामीण भागात राहणाऱ्या बहुसंख्य लोकांची परंपरा प्राप्त कला म्हणजे ती लोककला होय.'^१ वरील विषयावरून असे दिसून येते की, ग्रामीण भागात राहणाऱ्या बहुसंख्य लोकांची कला परंपरेने

तिफण - लोककला विशेषांक / १८४

Author Name: Prof. Potdar P. R.

34. Title of Paper: Impact of GST on Indian Economy

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 INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
IJMS SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

Vol. V, Special Issue II, January - 2020,
ISSN- 2454-8499, Impact Factor: 1.89(GIF), 0.679(IJES)

"IMPACT OF GST ON INDIAN ECONOMY"

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Abstract: *A good tax system should keep in view issues of income distribution and, at the same time, also endeavour to generate tax revenues to support government expenditure on public services and infrastructure development. Now a days GST is the most crucial economic reform since the liberalization, Privatization and Globalization (LPG) reforms in the year 1991. In India GST is an indirect Tax which has replaced Many Indirect Taxes that previously existed In India. France was the first country to implement GST in the year 1954, Malaysia 01st April 2015, In India GST Journey began in the year 2000 when a committee was set up to draft GST law by Atal Bihari Vajapayee Government. It took Seventeen years from then for the Law to evolve in to Force from 01st July, 2017. GST is a path breaking indirect Tax Reform which will create a common National Market by dismantling Domestic State Trade barriers.*

GST is defined as the giant indirect tax structures designed to support and enhance the economic growth of a country. The main objectives of GST are "one Nation, One Tax and One Market". This paper presents an overview of GST, Concept Its Features and analyse the Impact on Indian Economy.

Keyword: Goods and service tax, Market, Rate of GST, Indirect Tax, revolutionary tax reform, Benefits and Need of GST, Impact of GST on the Indian Economy

Introduction:
GST a revolutionary tax reform in India and Now a day's GST is the buzz word of today's generation. Goods and service tax is the India's biggest Tax reform since Independence. GST is one indirect Tax for the whole India, which will make India One Unified Common Market. GST make our products competitive in the domestic / local and International market. Studies show that this would instantly spur economic growth. There may also be revenue gain for the centre and the states due to widening of tax base, increase in trade volume and improved Tax compliance.

The Kelkar Task Force on the implementation of Fiscal Responsibility and Budget Management (FRBM) Act, 2003, had pointed out that the existing system of Taxation on Goods & Services suffers from many problems and, therefore, suggested is comprehensive Goods and service tax (GST). GST be levied and collected at each stage of sale or purchase of goods or services based on input tax credit method. Under this system, GST-registered commercial houses shall be entitled to claim credit of the tax they paid on purchase of goods and services as a part of their day to day businesses. The new Reformed tax system was launched at a function in Central Hall of Parliament on 1st July, 2017 (Friday, midnight). GST is the Biggest Indian Tax Reform founded on the nation of "One Nation, One Market,

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Part- III/ Peer Reviewed Refereed Journal
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35. Title of Paper: Problems & Prospects of Tourism Industry In India

CLIO An Interdisciplinary Journal
(UGC Care Journal)

ISSN: 0976-075X
Vol-6-Issue-11 June-2020

Problems and Prospects of Tourism Industry in India

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Abstract: India is a land of rich history, cultural and geographical diversity. Being the home of one of the Seven Wonders of the World, India also has huge plethora of flora and fauna spread across its national territories. Such appealing features about the Indian culture and its diversity make India one of the best international tourist destinations. India presents heritage and cultural tourism along with medical, business and sports tourism. Tourism is expanding the fastest and is the most rewarding industry of the modern world. International tourism constitutes the invisible export trade. No wonder then that some more enterprising countries have turned this flourishing industry into a means of spinning money. In recent years, India too has woken up to this great reality and concerted efforts are being made to develop and promote this foreign exchange earning industry in a big way. India, with her rich cultural heritage, ancient monuments, world famous temples, architectural masterpieces, wild animal sanctuaries and scenic spots, holds a great attraction for the tourists on the move. This paper tries to know the problems and prospects of tourism industry in India and government initiative for the development of tourism industry.


Key words: Tourism, problems, prospects, foreign exchange and Tourist.

Introduction:

Tourism industry is the largest service industry prevailing in the Indian economy and contributes as high as 6.4% to the national GDP. Apart from this, the industry plays a huge role in the employment of the people of India and contributes almost 8.1% to the total employment in India. Revenue generated from the industry we see that the country generated as high as 200 billion US dollars in 2008 from the industry, which is expected to increase to 375.5 billion US dollars by the end of year 2018. This expectation would result in a growth of almost 9.5% annually for the industry. According to World Travel and Tourism Council, India will be the one of the most hot-spot for tourism from the year 2009 to 2018, having the highest 10-year growth potential. *Tourism revenue is expected to surge by almost 42% by the*

Author Name: Dr. Kulkarni S. S.

36. Title of Paper: Opportunities and Challenges of Integrating ICT in Higher Education : A case study



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An International Peer-Reviewed Open Access Journal

ISSN 2349-5189



OPPORTUNITIES AND CHALLENGES OF INTEGRATING ICT IN HIGHER EDUCATION: A CASE STUDY

PROF. SHITAL GAIKWAD

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Abstract :
The Role of higher education in the economic development is inevitable. India has heritage of old tradition of higher education institution. There are many changes in the higher education system and methods also. Many challenges are faced by high education from pre independence and till today. The pandemic of COVID19 led educational institutional to close and compel to change in social interaction, organization, and the education sector. In the situation distance learning or Integration of ICT in education becomes demanding. The situation granted opportunities to education methods and systems to shift from traditional to online. As well as there are many challenges for teachers and students while adopting the system. This paper deals mainly with the study of opinion of the students and teachers about the challenges faced by them while adopting the ICT in education. As well as it narrated the opportunities received to education by this situation. The data collected by the non professional course students and teachers in the colleges of Pune city.

Key words : Higher Education, ICT, Online Teaching, Traditional Method of Teaching.

Introduction :

Higher education institutions provide efficient manpower, increase efficiency as well as extend the field of knowledge, skill and technological advancement. Education plays a strategic role in helping achieve more than one goal of Human resource development. India has old tradition of higher education system which generated knowledge and learning right from the beginning of Indian civilization. The higher education learning centers were encouraged and Nalanda, Takshila, Ujjain, Vikramshila and Vallabhi came into existence. India became a renowned centre for higher studies by attracting scholars from all parts of India and from several foreign countries. Higher education since the British rule has made steady advances in the country. Thus during the British Rule India could claim its position as one of the leading countries providing quality higher education to its people as well as to students and scholars coming from countries all over the world. In the beginning of the 50's which marked a good

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Website: www.langlit.org

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Indexed: ICI, Google Scholar, Research Gate, Academia.edu, IBI, IIFC, DRJI, The CiteFactor, COSMOS

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June 2020

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37. Title of Paper: Probiotic Sugar Confectionery Fortified with Flax Seeds (*Linum usitatissimum* L.)

J Food Sci Technol (May 2020) 57(5):1964–1970
<https://doi.org/10.1007/s13197-020-04276-x>



SHORT COMMUNICATION

ISSN: 1964–1970

Probiotic sugar confectionery fortified with flax seeds (*Linum usitatissimum* L.)

Meghmala Waghmode¹ · Aparna Gunjal² · Neha Patil¹

Revised: 14 January 2020 / Accepted: 22 January 2020 / Published online: 3 February 2020
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Abstract People have affection for confectionary products. Confectionary products are of two types, baker and sugar confectionary. Dark chocolates belong to sugar confectionary class. The present invention was carried out on the preparation of synbiotic dark chocolates. Synbiotics are food products that contain both prebiotics and probiotic microorganisms, wherein prebiotics encourage the growth of probiotics. The synbiotic dark chocolates were amended with flax seeds (*Linum usitatissimum* L.) as a prebiotic for LAB. Flax seed contains fiber and phenolic antioxidants which makes them prebiotic source. The isolated LAB culture, which was identified as *Leuconostoc mesenteroides* based on morphological, biochemical tests and MALDI-TOF, showed the properties of a probiotic culture viz., tolerance to sodium chloride, bile salt, pH, and temperature, sensitivity to antibiotics, nonhemolytic and production of hydrogen peroxide. Cytotoxic activity of the cell free supernatant was assessed against MDA MB 231 and neuroblastoma cell line. Probiotic strain showed 48% and 30% cytotoxicity against MDA MB 231 and neuroblastoma cell line. The synbiotic chocolate was found to have more antioxidant activity, i.e. 90 U/mL by DPPH assay and 200 (µg Trolox/mL) by FRAP assay. The synbiotic chocolate prepared will be beneficial for the gut health of the humans and will also have excellent nutritional value.

Keywords Synbiotic · Probiotics · Antioxidant activity · Cytotoxicity · Cell line · Functional food

Introduction

The probiotics are live microorganisms which exert a beneficial effect on the health of the host when administered in adequate quantities (FAO/WHO 2002). The development of functional food is done using combination of both prebiotics and probiotics and is called “synbiotic food” (Araujo et al. 2009). LAB are considered as probiotic strains. *Leuconostoc* genus belongs to Firmicutes phylum, are Gram positive, heterofermentative microorganisms, and are present either in coccoid or rod-like shape. *Leuconostoc* sp. has been reported in the fermentation of food like sauerkraut, kimchi and cheese (Jung et al. 2014; Wang et al. 2008). *Leuconostoc* sp. are the bacteria that have significant roles in fermenting foods, such as cheese, kimchi and sauerkraut. *Leuconostoc* has the ability to contribute to other product characteristics, such as flavor, texture and nutritional content (Alegria et al. 2013). The LAB including *Leuconostoc* are recognized as safe (GRAS) hosts for microbial cell factory. Synbiotic affects the host beneficially by improving the survival and implantation of live microbial dietary supplements in the gastrointestinal tract. Flax seeds contain lignans, α-linolenic acid, and soluble dietary fiber or gum which help in colon cancer prevention and reduce the risk of cardiovascular disease (Hijova et al. 2011). *In-vitro* fermentation of flax seed results in production of high amounts of acetate and propionate (short-chain fatty acids) (Fodje et al. 2009). The combination of fermented flax seed with probiotics helps to enhance the health. Chocolates can be a

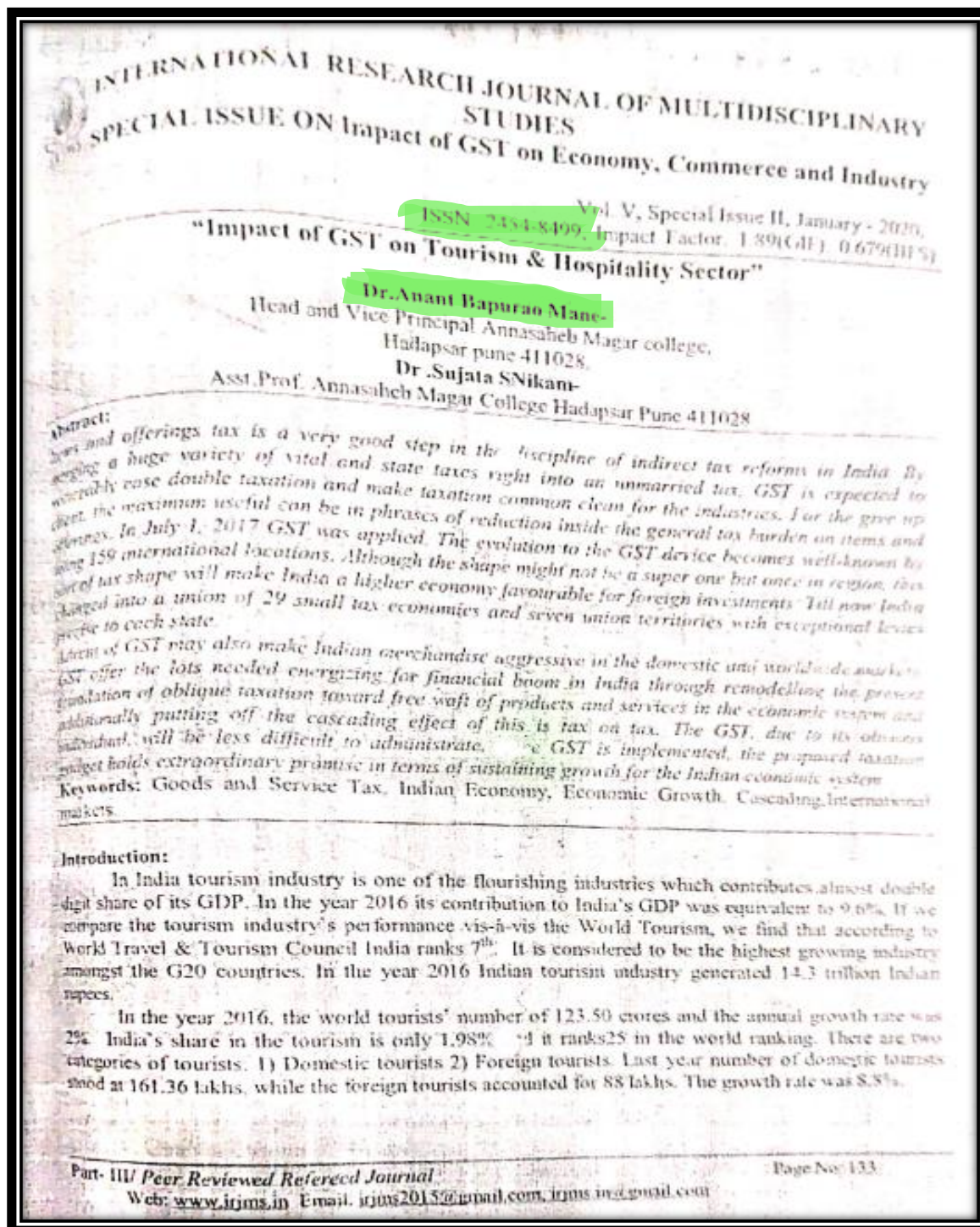
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38. Title of Paper: Impact of GST on Tourism and Hospitality Sector



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39. Title of Paper: Impact of Cashless Economy in Digital India

Jurnal Addin eco Proceeding 2019-20
Ugc 16 (5)



OUR HERITAGE
ISSN: 0474- Vol-68, Special Issue-4
Heber International Conference on Applied Actuarial Science,
Mathematics, Management and Computer Science 2020
Organised by
PG Department of Actuarial Science, Bishop Heber College
(Autonomous), Tiruchirappalli, India
9 and 10 January 2020

Impact of Cashless Economy in Digital India
Dr. Anant B Mane
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Abstract

One of the major decisions taken by NDA government was demonetization with intention of eradicating corruption, black money and fake notes and also to encourage the cashless transactions in the country. The government was successful to some extent in bringing transformation in digital transactions. Most of the youngsters are using their mobile apps for payments for the routine activities. Cashless concept makes a change in the shopping pattern and spending pattern of Urban and Rural population both. It is also seen in rural areas using the digital payment systems. With this, the research paper intends to review the impact of cashless transaction on economy in general and on rural economy in particular. The researcher collects needed information using secondary data. Data analysis was done based on the graphs and tables. Statistical tools are used to analyze the data. Based on the data availability, it is found that, schemes like DTS, MNREGS, Subsidies, Govt. Aids, and digital transactions may lead to cashless economy dream come true in the years to come.

Keywords: Demonetization, Cashless Economy, Rural Economy, Branchless banking

Introduction

Cashless economy is not the complete absence of cash transactions. It is an economic system in which transactions are not done using online payment apps. India is having lakes together villages where people dependent on small business and agriculture on which economy is dependent. India's contribution towards international GDP was more than 30% during 17th century where agriculture was largely dependent. Whereas the present contribution very negligible towards international growth. Now many of the companies are trying to reach rural area with their innovative products. The rural India is changing with growing number of literates in villages. According to CLSA report, 68% of transactions in India are cash based. Demonetization forced the rural India to at least have a bank account and make digital payment. The government innovative scheme Jan Dhan made majority of the people to have at least one bank account. It was evident that merely possessing the will to use cash alternatives was not enough. After the demonetization, India has been looking forward to a better economy with cash to cash less economy.

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Author Name: Dr. Bhosale M.M.

40. Title of Paper: GST Advantages, Challenges and Recent Trends in India

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INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY
STUDIES
SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

Vol. V, Special Issue II, January - 2020,
ISSN: 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

GST ADVANTAGES, CHALLENGES AND RECENT TRENDS IN INDIA

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Abstract:
There are few aspects which contradict the growth story and might be seen as hurdles. When the automobile industry was witnessing the much awaited growth with increasing domestic traffic, the GST implementation might slower the rate at which the industry is expecting growth as flying will become expensive. This paper presents an overview of GST. Concept Its Features and GST Advantages and Challenges in India.

Keyword: Goods and service tax, Market, Rate of GST, Indirect Tax, Benefits and Need of GST, Impact of GST on the Indian Economy, VAT, Tax Slabs

Introduction
Introduction of the Value Added Tax (VAT) at the Central and the State level has been considered to be a major step – an important step forward – in the globe of indirect tax reforms in India. If the VAT is a major improvement over the pre-existing Central excise duty at the national level and the sales tax system at the State level, then the Goods and Services Tax (GST) will indeed be an additional important perfection – the next logical step – towards a widespread indirect tax reforms in the country. Initially, it was conceptualized that there would be a national level goods and services tax, however, with the release of First Discussion Paper by the Empowered Committee of the State Finance Ministers on 10.11.2009, it has been made clear that there would be a "Dual GST" in India, taxation power – both by the Centre and the State to levy the taxes on the Goods and Services. Almost 150 countries have introduced GST in some form. While countries such as Singapore and New Zealand tax virtually everything at a single rate, Indonesia has five positive rates, a zero rate and over 30 categories of exemptions. In China, GST applies only to goods and the provision of repairs, replacement and processing services. GST rates of some countries are given below. Country Australia France Canada Japan Singapore Sweden New Zealand Rate of GST 10% 19.6% 5% 19% 5% 7% 25% 15% Over in almost 150 countries there is GST or VAT, which means tax on goods and services. In other words, goods and services attract the same rate of tax. GST is a multi-tier tax where ultimate burden of tax falls on the consumer of goods/ services. It is called as value added tax because at every stage, tax is levied on the value addition. Under the GST scheme, a person who was liable to pay tax on his output, whether for provision of service or sale of goods, is entitled to get input tax credit (ITC) on the tax paid on its inputs.

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Web: www.irjms.in Email: irjms2015@gmail.com, irjms.in@gmail.com Page No: 1

Author Name: Prof. Waghmare M. S

41. Title of Paper: Bioinspired Synthesis of TiO₂ Nanoparticles and its Effect on Sorghum bicolor

Annals. Food Science and Technology
2020



BIOINSPIRED SYNTHESIS OF TiO₂ NANOPARTICLES AND ITS EFFECT ON SORGHUM BICOLOR

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Abstract

Biosynthesis of nanoparticles provides great advantages such as low cost, biocompatibility, non-toxicity and easiest experimental protocol. Titanium dioxide is being one of the fascinating and technologically important materials in almost all the field of nanotechnology. Titanium dioxide nanoparticles are widely used because of its thermodynamic stability, anticorrosion, high photocatalytic activity, wide band gap, high transmittance in visible and infrared spectral range. In the present study, Titanium dioxide nanoparticles were synthesized from titanium isopropoxide as a precursor using *Bacillus subtilis* and the pure α -amylase enzyme. TiO₂ nanoparticles were characterized by Fourier-transform infrared spectroscopy (FTIR), UV-Visible spectroscopy, X-ray diffraction (XRD) analysis and scanning electron microscopy (SEM). The TiO₂ nanoparticles were found to be spherical, ellipsoidal and irregular in shape. Individual nanoparticles as well --as a few aggregates are found having the size of 5-20 nm. The XRD shows the crystallographic plane of anatase structure of TiO₂ nanoparticles. The synthesized TiO₂ nanoparticles also induced vigour index, antidiabetic and antioxidant property of Sorghum bicolor. TiO₂ treatments have potential to enhance the growth cycle, food chain and economics of Sorghum bicolor.

Keywords: TiO₂ nanoparticles, *Bacillus subtilis*, α -amylase, Sorghum bicolor, Antidiabetic, Antioxidant

Received: 28.04.2020

Reviewed: 03.06.2020

Accepted: 29.06.2020

1. INTRODUCTION

Nanotechnology is a promising field, which covers a wide range of processes, material and applications. The main focus of this new field is the synthesis, characterization, fabrication and modification of material at nanoscale level (Handford and Cambell, 2014). Nanoparticles are non porous solid, atomic or molecular aggregates with dimension between 1 and 100 nm that can eventually modify their physico-chemical properties compared with the complex material. Nanoparticles can be made from a variety of complex materials and they can act depending on chemical composition, size or shape of the particles (Gupta and Tripathi, 2011). Nanoparticles are broadly classified into two groups of organic and inorganic nanoparticles. Organic nanoparticles include carbon nanoparticles the inorganic nanoparticles include magnetic nanoparticles, noble metal nanoparticles (Gold and Silver), semiconductor nanoparticles (TiO₂, ZnO) and

metal-based materials (Al₂O₃, BaTiO₂ and ZrO₂) (Lide 1991). Smaller particle size enables the development of smaller sensors, which can be utilized more easily into remote locations. Biological synthesis of nanoparticles has grown markedly to create novel materials that are eco-friendly, cost effective and stable with great importance in wider application in the areas of electronics, medicine, food and agriculture (Gupta and Tripathi, 2011). Although nanoparticles can be synthesized through an array of conventional methods, the biological route of synthesis is advantageous as it provides rapid synthesis, controlled toxicity, control of size characteristics, low cost and eco-friendly approach (Waghmode *et al.*, 2019). Nanoparticles are extensively used for the removal of biological and chemical contaminants from the environment (Nia *et al.*, 2015). Nanoparticles are synthesized by different methods like physical, chemical,

Available on-line at www.afst.valahia.ro

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Volume 21, Issue 3, 2020

Author Name: Prof. Dr. Auti S. S.

42. Title of Paper: Impact of Mobile Commerce on Consumer

INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON EMERGING TRENDS OF E-BUSINESS(ETEB-2020) 146

ISSN (Online): 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)
Vol. VI, Special Issue III, February, 2020

A STUDY OF IMPACT OF MOBILE COMMERCE ON CONSUMER

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Annasaheb Magar Mahavidyalay, Hadapsar

ABSTRACT: This paper summarizes the progress and the future directions of Mobile commerce research. Now a days, mobile companies invented new smart phones day by day, so user can get all information online on their cell phones. Empirical research has been undertaken only in a limited number of research areas. Important progress has been made in mobile-based work, word of mouth. Future studies should explore these areas. In this study we study that how M-commerce is useful to consumer as well as trader. In this study we see that definition of m-commerce and what is advantages and disadvantages of m-commerce.

Introduction:
M-commerce stands for mobile commerce. The term refers to the purchasing and selling of products and services using mobile phones and other wireless handheld devices also known as PDA's (Personal Digital Assistants). Mobile commerce includes any monetary transaction completed using a mobile device. It is an advancement of e-commerce, enabling people to buy and sell goods or services from almost anywhere, simply using a mobile phone or tablet device.
Mobile commerce is an information and communication technologies for the use of mobile integration of different value chains in business processes and business relationships.
Mobile commerce is the use of mobile handheld devices to communicate, inform transact and entertain using text and data via a connection to public and private networks.
It has also served as a trigger for new industries and services, or helped existing one grow, including:

- Mobile money transfers.
- Electronic tickets and boarding passes.
- Digital content purchases and delivery.
- Mobile banking.
- Cashless payments and in- app payments.
- Location-based services.
- Mobile marketing, coupons, and loyalty cards.

The most important, business impacting types of M-commerce services and applications are

Finance and payments
This is one of the most user-friendly types of M-commerce services and applications. Using a mobile app to pay for something is becoming a common phenomenon. Using an app like google pay or paytm means that a customer doesn't even need to carry a wallet- their payment information lives in their phone. Not every generation has adopted this as their payment standard, but pretty soon this will be the norm alongside cash and credit-or maybe even in place of.

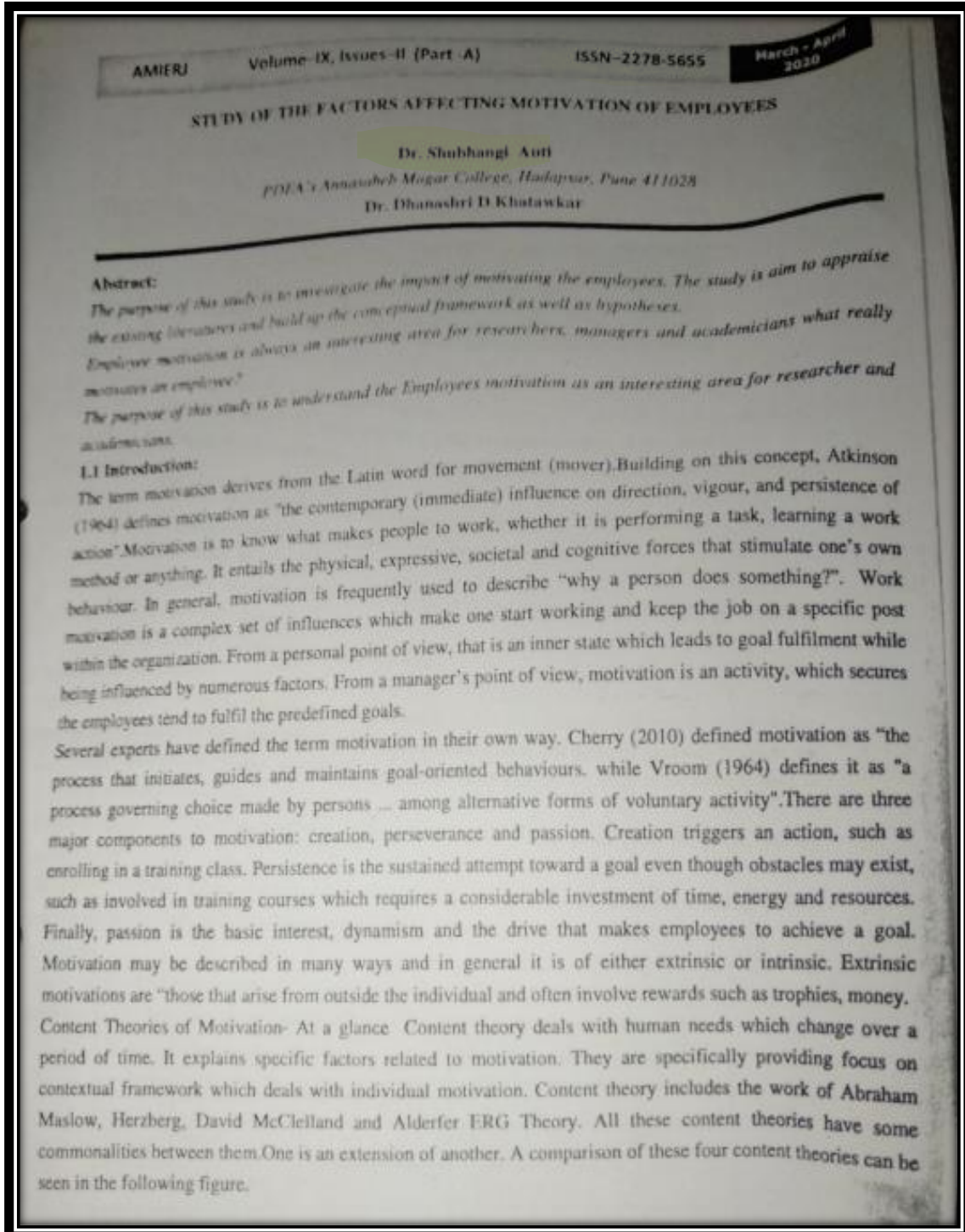
Catalogues
M-commerce is changing the way that businesses run retail and even wholesale operations. Various offers customers a downloadable app like Amazon, flipcart. that serves as a Catalogues to superimpose furniture into their space to "try before you buy." This kind of technology gives consumers a better understanding of a product in their space and can help to reduce the rate of

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Web: www.irjms.in Email: irjms2015@gmail.com, irjms.in@gmail.com

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Author Name: Prof. Dr. Auti S. S.

43. Title of Paper: Study of the Factors Affecting Motivation of Employees



Author Name: Prof. Dr. Auti S. S.

44. Title of Paper: Post Corona- Virus Pandemic's Impact on Migration of Labour

IMPACT FACTOR – 5.61ISSN 2349-5169

LangLit

An International Peer-Reviewed Open Access Journal

POST CORONA- VIRUS PANDEMIC'S IMPACT ON MIGRATION OF LABOUR

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Author
&
DR. SHUBHANGI S. AUTI
Co-Author

ABSTRACT

In the month of March 2020, the world is gripped over the Corona virus pandemic which started from China In India, lockdown is clamped for 68 days commencing from 24th March and as a result the industrial activity has come stand still. Even today the spread of the virus is in full swing. On this backdrop the labour force in the industrial advanced state like Maharashtra is being re-migrated to their own states. This re-migration has created several problems. The states, where the labour force is re-migrated will also be facing several problems of unemployment, feeding these migrants, socio-economic problems that will be cropping up, crime rate will increase etc.

Keywords: Lockdown, Industrial Activity Is Stand Still, Migration Of Workers, Governmental Measures.

Introduction:

Since last few years, there is a global industrial recession and India is not an exception to it. Employment situation in India is deteriorating. According to the data published by the Government on unemployment as of 31st March 2019 the unemployment rate was at 6.1%. The high unemployment rates are but just one of the problems with India's employment scenario. During the past three decades India has done very well on the socio-economic front. Now the higher education and professional education has reached the rural area. Every year these colleges and the professional institutions pour out thousands of graduates and the unemployment rate increases. So far as unemployment rate in India is concerned this is mainly because of the miss-match of the quality of the final product of these colleges and the current expectation of the industries. In a survey it has been observed that hardly 38 per cent of the students passed out from our colleges can be absorbed directly by the industries. This is attributed to the mis-match factor. The syllabus of all the courses are required to be revised keeping in tune with the current requirement of the industries, which will also help in reducing the unemployment issue to some extent. For this purpose, there should be regular interaction between the academicians and the industrial executives.

Over the past few years, the construction industry mainly in the urban and metropolitan centres is of serious concern. This sector employs over 5 crores of labour force. This is the

Special Issue285June 2020

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One Day International Web-Conference on 'Post-Pandemic Rejuvenation Of Higher Education: A Global Perspective' organized by PDEA's Baburaoji Gholap College, Sangvi, Pune in collaboration with Cluster of English Language and Literature (CELL)

Indexed: ICI, Google Scholar, Research Gate, Academia.edu, IBI, IIFC, DRJI, The CiteFactor, COSMOS

Author Name: Prof. Bhailume M. V.

45. Title of Paper: Quantitative Analysis of Caffeine by Percent Degradation Assay and Iodometric Titration

International Journal of Science and Research (IJSR)

ISSN: 2319-7064

SJIF (2019): 7.583

Quantitative Analysis of Caffeine by Percent Degradation Assay and Iodometric Titration

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Abstract: Caffeine, a methyl xanthine molecule which is the most widely consumed psychoactive substance in the world over, most commonly from the beverages coffee, tea and soda. Caffeine is naturally present in different varieties of plants, tea leaves, cocoa beans etc. It acts as stimulant to central nervous system and has various negative withdrawal effects on health. Caffeine can be treated chemically as well as biologically. Biodegradation by bacteria is considered to be the most efficient technique in degrading caffeine within environment. In the present study, four isolates capable of utilizing caffeine as a sole source of carbon were isolated from garden soil. The bacteria were characterized by conventional morphological and biochemical test. To quantify the amount of biodegradation, percent degradation assay was performed in which Isolate 1 and Isolate 4 shows maximum degradation of caffeine. Isolate-1 shows 98, Isolate- 2 shows 88.63, Isolate-3 shows 95.45 and Isolate-4 shows 95.45 after 48 hours of incubation. Iodometric back titration was performed to measure the remaining concentration of caffeine in broth.

Keywords: Caffeine, Biodegradation, Percent degradation assay, Iodometric back titration

1. Introduction

Caffeine is a methyl xanthine molecule which is the most widely consumed psychoactive substance in the world, most commonly from the beverages coffee, tea and soda. The English word caffeine comes from the French (Spanish and Portuguese) word for coffee: café. Because of its stimulatory nature, it was used as a cardiostimulant till the end of 19th century (wijhe, 2002). In the first half of the 20th century; it was used as a stimulant of respiration and circulation in Dutch medicine. The Islamic physician was the first to exploit the medicinal use of coffee well before second millennium A.D, the first documented use as a beverage was by the Sufis of Yemen. With caffeine being increasingly used as a stimulant, it was prohibited from being used as it was thought that caffeine used was a cause for vices and its sedition. Coffee was introduced to England around 1650's and in Holland a decade later. The Dutch introduced the coffee plant to the island of Java in 1688. The island's association with coffee production led to the use of "Java" as a nickname for high quality coffee^[12].

Caffeine is found in about a hundred species of plants, but the most highly cultivated sources are the coffee beans. (*Coffea arabica*, *Coffea canephora*, variety *robusta*), the leaves and leaf-buds of tea (*Thea sinensis* or *Camellia sinensis*), cola nuts (*Cola acuminata*) and cacao beans (*Theobroma cacao*)^{[1][2]}.

Coffee and tea plants are the major sources of natural caffeine and related compounds such as theophylline and theobromine are produced by a large number of plant species belonging to numerous genera, families, and orders. It is believed that methylxanthine producing plants accumulate these substances as part of a chemical defense system against pests and herbivores^{[1][2]}.

A very large proportion of the non-alcoholic beverages used in social settings contain caffeine. The most important beverages and foods containing caffeine are coffee, tea,

guarana, mate, cola nuts, cola drinks, cocoa, chocolate. The amount of caffeine found in these products varies, but is generally high. Based on dry weight, the highest amounts are found in guarana (4-7%). Tea leaves contain approximately 3-5% caffeine, coffee beans 1.1-2.2% (Saldana et al 2000), cola nuts 1.5%, and cocoa beans 0.03% (Bogo and Mantle, 2000; Kretschmar and Baumann, 1999). Cocoa beans in addition contain about 1.8-2.5% theobromine. Caffeine also occurs in certain soft drinks, and so called "smart" drinks, as well as in medicinal drugs. In these cases, however, purified or synthesized caffeine has often been added to the products. Caffeine is responsible for the stimulant action of coffee (Europaisches, 1978). It stimulates the central nervous system, increases the contraction power of the heart, widens the vessels of heart, kidney and the skin and exhibits broncholytic and diuretic action. (Europaisches, 1978)^[1].

In mammals, ingested caffeine is rapidly absorbed, metabolized, and excreted in the urine as methyl xanthine derivative. Apart from being a stimulant to the central nervous system, if consumed in excess it causes mutation; it is teratogenic, causes inhibition of DNA repair, inhibition of cyclic AMP phosphodiesterase activity and inhibits seed germination (Friedman and Waller, 1983 a and b). It is the major cause of cancer, heart diseases, and complications in pregnant woman and aging (Green and Suls, 1996; Infante et al., 1993; Srisuphan and Bracken, 1986; Dlugosz et al., 1996; Fenster et al., 1991)^{[1][2]}.

The stimulant effect of caffeine is thought to be due to an increase in adrenaline release, which may stimulate the sympathetic nervous system, but the mechanism is not completely understood (Clarkson, 1993). Caffeine enhances Acetylcholine release in the hippocampus in vivo by a selective interaction with adenosine A1 receptors. Carter, et al, 1995).

It is known that caffeine is responsible for many effects on the human body. Details of the mechanism of caffeine at cellular and organ level can give an insight into how this

Volume 9 Issue 12, December 2020

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Paper ID: SR201130085857

DOI: 10.21275/SR201130085857

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Author Name: Prof. Bhailume M. V.

46. Title of Paper: Biodegradation of Caffeine

International Journal of Science and Research (IJSR)

ISSN: 2319-7064

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Quantitative Analysis of Caffeine by Percent Degradation Assay and Iodometric Titration

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It is known that caffeine is responsible for many effects on the human body. Details of the mechanism of caffeine at cellular and organ level can give an insight into how this

Volume 9 Issue 12, December 2020

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Paper ID: SR201130085857

DOI: 10.21275/SR201130085857

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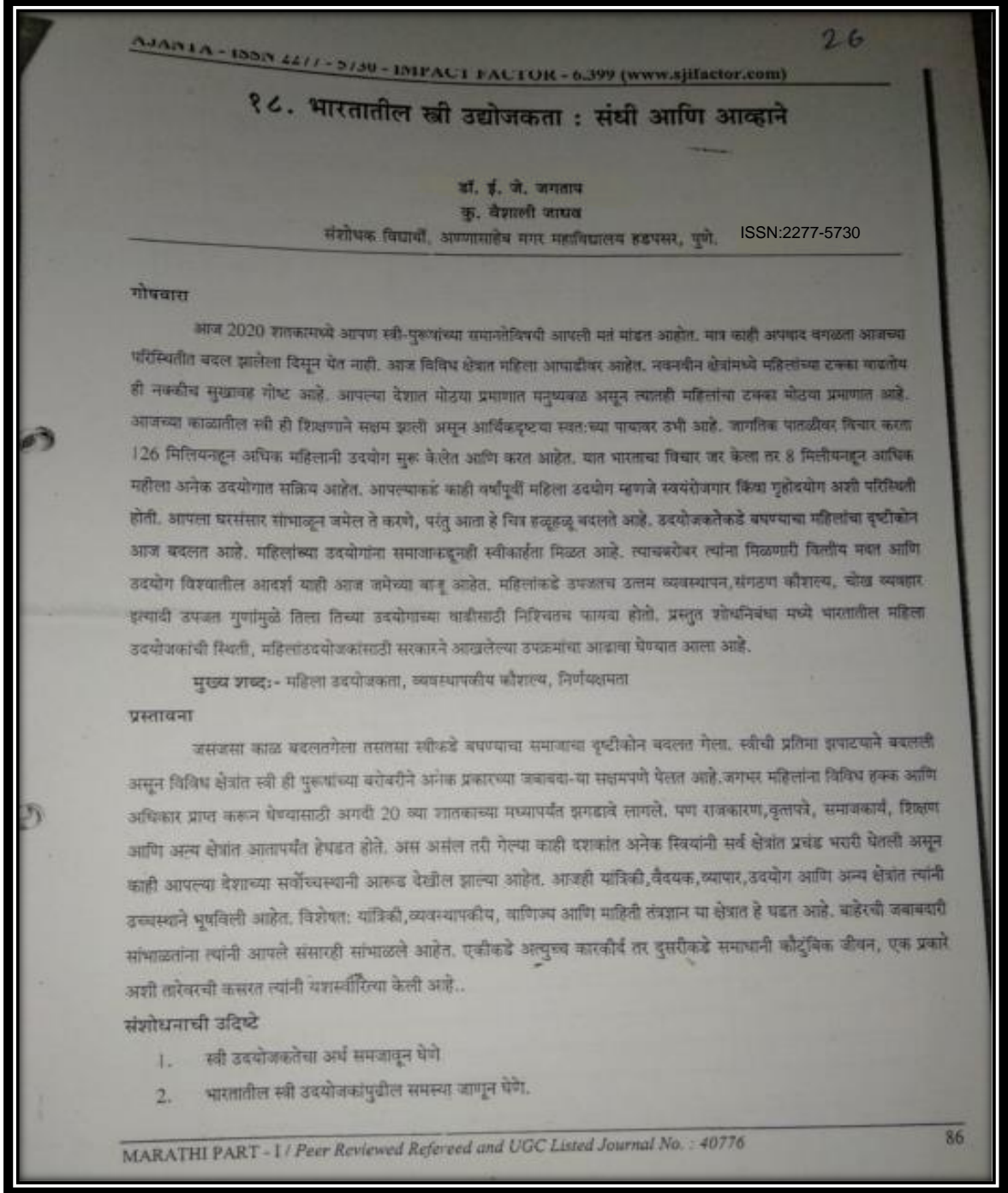
Author Name: Dr. Humbad P. E.

47. Title of Paper: Study of Impact of Covid-19

	INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
Vol. 6, Issue 7, July, 2020	ISSN (Online): 2454-8499 Impact Factor: 1.8167 (GIF), 0.679(IJFS)
“A Study of impact of Covid 19-corona virus on Indian Economy and possible remedies.”	
Dr. Prakash E. Humbad, Department of Commerce Mamasahab Mohol College, Paud Road, Pune-38	
“ABSTRACT” <i>“All the transactions in the world economy are stopped due to corona virus. The boarders of all the countries are closed down. It is a situation like a world war. But in the world war, the borders are not sealed or closed. But today situation is very different. The India is also suffering from this epidemic corona virus. All the border of the country is also sealed. The whole transactions are closed down. Production, trading, building, construction, financial, travelling, tourism, transport, agricultural, services and small and medium enterprises are all stopped. One cannot imagine like this situation in the country. The Mumbai, people say never stopped, is also stopped in this situation. The only one solution for this situation is stay at home. But staying at home cannot solve the financial and other needs of the human being. Therefore, under this paper, the researcher finds out the impact of covid 19 virus on economy and possible remedies.”</i>	
Introduction- The whole world is suffering from corona virus. All the transactions in the world economy are stopped. The boarders of all the countries are closed down. It is a situation like a world war. But in the world war, the borders are not sealed or closed. But today situation is very different. The India is also suffering from this epidemic corona virus. All the border of the country is also sealed. The whole transactions are closed down. Production, trading, building, construction, financial, travelling, tourism, transport, agricultural, services and small and medium enterprises are all stopped. One cannot imagine like this situation in the country. The Mumbai, people say never stopped, is also stopped in this situation. The only one solution for this situation is stay at home. But staying at home cannot solve the financial and other needs of the human being. According to Du and Bradstreet , Covid 19 no doubt disrupted human lives and global supply chain but the pandemic is a severe demand shock which has offset the green shoots of recovery of the Indian economy, that was visible towards the end of 2019 and early 2020. The revised Gross domestic product (GDP) estimates for India downwards by 0.2 percentage points for the fiscal year 2020 to 4.8. Per cent and by 0.5. Per cent for the fiscal year 2021 to 6 per cent. Further, it is stated that the extent of the actual impact will depends upon the severity and duration of the outbreak. According to KPMG , the lockdown in India will have a sizable impact on the economy mainly on consumption which is the biggest component of GDP. There fore it is very essential to study the impact of the corona virus on various sectors of the economy.	
Objectives- a) To study the impact of the virus on various sector of the economy. b) To know the impact on live human being in India. c) To find some solutions to overcome the impact.	
10 th July, 2020 Web: www.irjms.in	Page No: 1 Email: irjms2015@gmail.com , irjms.in@gmail.com

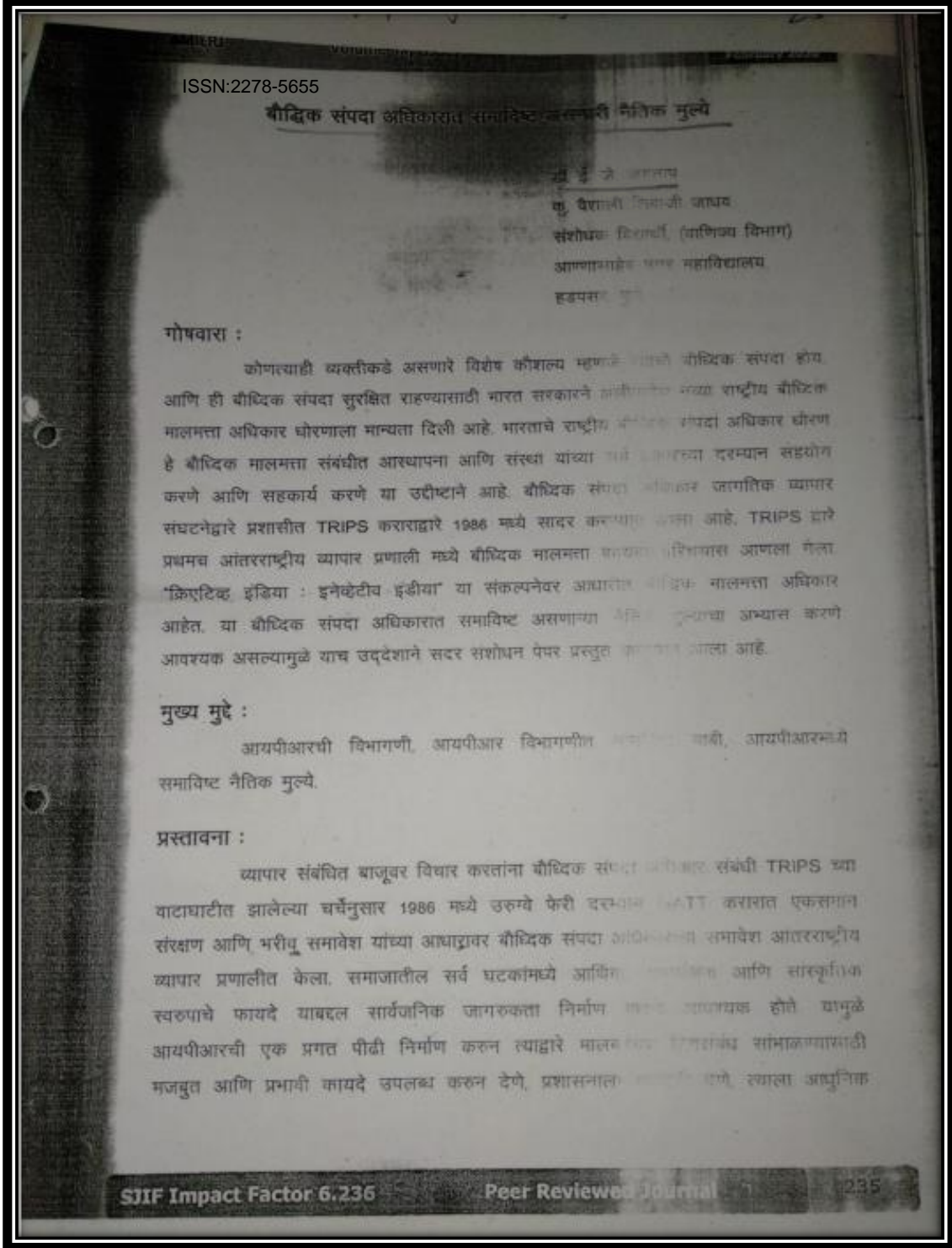
Author Name: Dr. Jagtap E. J.

48. Title of Paper: Bhartatil Stree Udojakta: Sandhi ani Awhane



Author Name: Dr. Jagtap E. J.


49. Title of Paper: Boudhik Sampada Adhikarat Asleli Naitik Mulaye



Author Name: Dr. Jagtap E. J.

50. Title of Paper: GST Aani Udyog v Vyapar Khsetra

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 INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

Vol. V, Special Issue II, January - 2020.
ISSN: 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

जी. एस. टी. आणि उद्योग व व्यापार क्षेत्र

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अण्णासाहेब मगर महाविद्यालय, हडपसर, पुणे

गोपवारा:
भारतीय अर्थव्यवस्थेच्या जाट्यालीत एक ऐतिहासिक महत्वाचे पाऊल म्हणजे वस्तु व सेवाकर प्रणाली प्रारंभ या दशात लागू झाली. 2003 ला राजकीय जबाबदारी व अंदाजपत्रकीय व्यवस्थापन कायद्या नुसार भारतात कॅबिनेट मंतीने 2004 मध्ये वस्तु व सेवा कराची संकल्पना मांडली. 'एक देश एक कर' या संकल्पनेवर 2007 पासून शासन स्तरावर पुर्व तयारी सुरु होती. 10 वर्षांच्या प्रदीर्घ प्रतिके नंतर 1 जुलै 2017 पासून देशभरात जी. एस. टी. प्रणाली लागू करण्यात आली. या जीएसटी प्रणालीत लक्षणीय आलेले कर दर व उद्योगावर व व्यापारावर होणारा परीणाम अभ्यासाणे क्रम प्राप्त ठरते. याच उद्देशाने सदर संशोधन पेपर प्रस्तुत करण्यात आला आहे.
मुख्य मुद्दे: जी.एस.टी. करप्रणाली ची विभागणी, कर दराची विभागणी, करप्रणालीचा उद्योगव्यापाराबद्दलकेलेली धोरण निरचीती इ.

प्रस्तावना:
1 जुलै 2017 रोजी संसदेच्या केंद्रीय सभागृहात झालेल्या कार्यक्रमात पंतप्रधान नरेंद्र मोदी यांच्या इच्छे आणि राष्ट्रपती प्रणव मुखर्जी यांच्या उपस्थितीत देशभर वस्तु आणि सेवा कर लागू करण्यात आला. वस्तु व सेवा कर हा निश्चित स्वरूपाचा वस्तु व सेवा वर आधारित असा कर आहे. योग्य कर धोरण हे कोणत्याही देशाच्या मजबूत प्रशासन, आर्थिक विकास आणि शाश्वत विकासाच्या दृष्टीने महत्वाचे मानले जाते. सुलभ कर रचना ही आर्थिक विकासासाठी महत्वाची मानली जाते. वस्तु व सेवा कर देश पातळी वरील एकच सर्व समावेशक कर आहे. अनेक प्रकारच्या अप्रत्यक्ष करांचा समावेश एकाच स्वरूपाच्या करात झालेला आहे. जवळपास सर्व प्रकारच्या वस्तु व सेवांवर हा कर आकारला जात आहे. वस्तु व सेवाकरा ची विभागणी तीन भागात करण्यात येते.

1) केंद्रीय वस्तु व सेवा कर Center Goods & Service Tax – (CGST)
अबकारी कर, अतिरिक्त सिमा शुल्क, सेवा कर, अतिरिक्त अबकारी कर या सर्वांचा समावेश सीजीएसटी मध्ये केला असून यातून मिळणारे उत्पन्न हे प्रामुख्याने केंद्र सरकारचे असे.

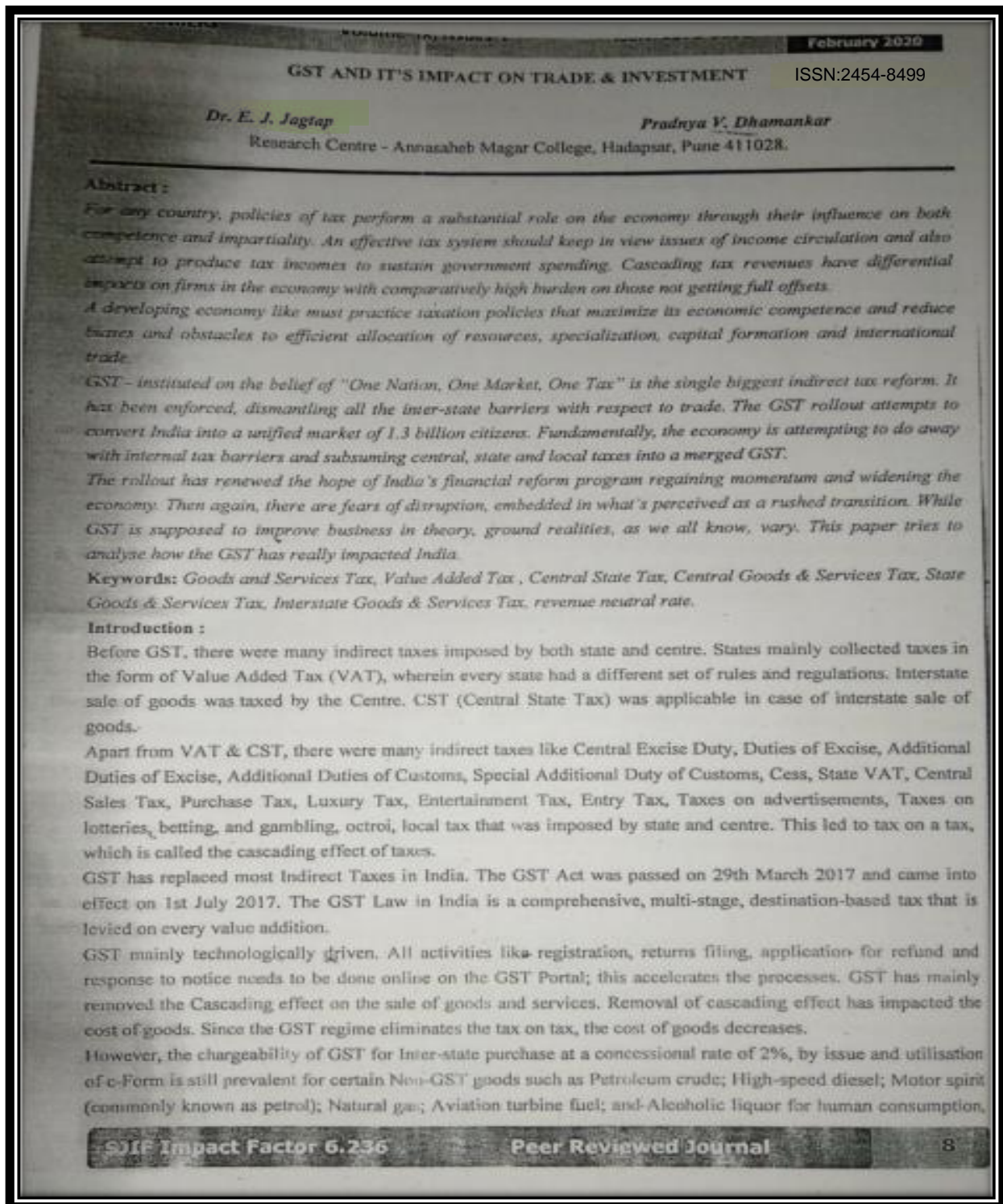
2) राज्य वस्तु व सेवाकर - State Goods & Service Tax – (SGST)

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Page No: 129

Author Name: Dr. Jagtap E. J.

51. Title of Paper: GST & Its Impact on Trade and Investment



Author Name: Dr. Giramkar S. V.

52. Title of Paper: Prevalence of Vitamin A Deficiency Scleral Melanocytosis Tooth Decay and Skin Infection

Asian Journal of Advances in Research

4(3): 1-5, 2020

ISSN:2582-3248



PREVALENCE OF VITAMIN A DEFICIENCY, SCLERAL MELANOCYTOSIS, TOOTH DECAY AND SKIN INFECTION AMONG RURAL PRESCHOOL CHILDREN IN MULSHI TEHSIL, M/S, INDIA

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AUTHOR'S CONTRIBUTION

The sole author designed, analysed, interpreted and prepared the manuscript.

Received: 17 May 2020

Accepted: 24 July 2020

Published: 31 July 2020

Original Research Article

ABSTRACT

In present study, a village survey was carried out in rural areas of Mulshi Tehsil with the aim of assessing health related problems among the rural preschool children. Clinical examinations were carried out on 527 preschool children for various health issues. Their data was collected and analyzed to find the prevalence of Vitamin A Deficiency (VAD) and other common health issues like tooth decay, skin diseases, etc. These health issues might be due to illiteracy about hygiene, sanitation, exposure to humid atmosphere due to heavy rainfall in the study area, consumption of unfiltered borewell water for drinking, etc. The high humidity and improper sanitation leads to growth of harmful bacteria, viruses, fungi and/or other microbes. The present survey revealed 12.3% prevalence of VAD which includes 2% Night blindness, 2.5% xerophthalmia, 4% Bitot spots and 3.8% conjunctival xerosis among these preschool children. The other health issues observed among were 4.5% scleral melanocytosis, 2.7% tooth decay and 5.3% skin diseases.

Keywords: Preschool children; vitamin a deficiency; bitot spots; scleral melanocytosis; tooth decay; skin diseases.

1. INTRODUCTION

About 1/3rd of the world's preschool children are estimated to be vitamin A deficient with highest prevalence (44-50%) being reported in regions of South-East Asia and Africa [1]. Vitamin A Deficiency is still a major nutritional concern among the lower-income countries. This deficiency leads to xerophthalmia ranging from milder stages of night blindness and Bitot's spots to severe corneal xerosis or sometimes complete blindness [2]. This nutrient is required in adequate amounts for normal vision and immunity. Vitamin A also helps in cellular growth

and development [3]. VAD is widely prevalent in Africa, around 2% of preschool age children were found to be suffering from night blindness which is four times higher than proportion of South East Asia (0.5%) [2]. In Urban Central India it was found that 6.5% of children were suffering from xerophthalmia [4]. The National Oral Health Survey indicates that 51.9% of prevalence of dental issues was among children of 3 to 5 age in India [5] and 30% of total patients having skin diseases were children of the pediatric age group [6]. Hence, there was an urgent need to carry out a survey of children in rural areas in Maharashtra regarding the same.

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53. Title of Paper: Bioinspired Synthesis of TiO₂ Nanoparticles and its Effect on Sorghum bicolor

Annals. Food Science and Technology
2020



BIOINSPIRED SYNTHESIS OF TiO₂ NANOPARTICLES AND ITS EFFECT ON SORGHUM BICOLOR

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Abstract

Biosynthesis of nanoparticles provides great advantages such as low cost, biocompatibility, non-toxicity and easiest experimental protocol. Titanium dioxide is being one of the fascinating and technologically important materials in almost all the field of nanotechnology. Titanium dioxide nanoparticles are widely used because of its thermodynamic stability, anticorrosion, high photocatalytic activity, wide band gap, high transmittance in visible and infrared spectral range. In the present study, Titanium dioxide nanoparticles were synthesized from titanium isopropoxide as a precursor using *Bacillus subtilis* and the pure α -amylase enzyme. TiO₂ nanoparticles were characterized by Fourier-transform infrared spectroscopy (FTIR), UV-Visible spectroscopy, X-ray diffraction (XRD) analysis and scanning electron microscopy (SEM). The TiO₂ nanoparticles were found to be spherical, ellipsoidal and irregular in shape. Individual nanoparticles as well as a few aggregates are found having the size of 5-20 nm. The XRD shows the crystallographic plane of anatase structure of TiO₂ nanoparticles. The synthesized TiO₂ nanoparticles also induced vigour index, antidiabetic and antioxidant property of *Sorghum bicolor*. TiO₂ treatments have potential to enhance the growth cycle, food chain and economics of *Sorghum bicolor*.

Keywords: TiO₂ nanoparticles, *Bacillus subtilis*, α -amylase, *Sorghum bicolor*, Antidiabetic, Antioxidant

Received: 28.04.2020

Reviewed: 03.06.2020

Accepted: 29.06.2020

1. INTRODUCTION

Nanotechnology is a promising field, which covers a wide range of processes, material and applications. The main focus of this new field is the synthesis, characterization, fabrication and modification of material at nanoscale level (Handford and Cambell, 2014). Nanoparticles are non porous solid, atomic or molecular aggregates with dimension between 1 and 100 nm that can eventually modify their physico-chemical properties compared with the complex material. Nanoparticles can be made from a variety of complex materials and they can act depending on chemical composition, size or shape of the particles (Gupta and Tripathi, 2011). Nanoparticles are broadly classified into two groups of organic and inorganic nanoparticles. Organic nanoparticles include carbon nanoparticles the inorganic nanoparticles include magnetic nanoparticles, noble metal nanoparticles (Gold and Silver), semiconductor nanoparticles (TiO₂, ZnO) and

metal-based materials (Al₂O₃, BaTiO₂ and ZrO₂) (Lide 1991). Smaller particle size enables the development of smaller sensors, which can be utilized more easily into remote locations. Biological synthesis of nanoparticles has grown markedly to create novel materials that are eco-friendly, cost effective and stable with great importance in wider application in the areas of electronics, medicine, food and agriculture (Gupta and Tripathi, 2011). Although nanoparticles can be synthesized through an array of conventional methods, the biological route of synthesis is advantageous as it provides rapid synthesis, controlled toxicity, control of size characteristics, low cost and eco-friendly approach (Waghmode *et al.*, 2019). Nanoparticles are extensively used for the removal of biological and chemical contaminants from the environment (Nia *et al.*, 2015). Nanoparticles are synthesized by different methods like physical, chemical,

Author Name: Prof. Dr. Patil N. N.

54. Title of Paper: Probiotic sugar confectionery fortified with flax seeds (*Linum usitatissimum* L.)

J Food Sci Technol (May 2020) 57(5):1964–1970

<https://doi.org/10.1007/s13197-020-04276-x>



SHORT COMMUNICATION

Probiotic sugar confectionery fortified with flax seeds (*Linum usitatissimum* L.)

Meghmala Waghmode¹ · Aparna Gunjal² · Neha Patil¹

Revised: 14 January 2020 / Accepted: 22 January 2020 / Published online: 3 February 2020
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Abstract People have affection for confectionary products. Confectionary products are of two types, baker and sugar confectionary. Dark chocolates belong to sugar confectionary class. The present invention was carried out on the preparation of synbiotic dark chocolates. Synbiotics are food products that contain both prebiotics and probiotic microorganisms, wherein prebiotics encourage the growth of probiotics. The synbiotic dark chocolates were amended with flax seeds (*Linum usitatissimum* L.) as a prebiotic for LAB. Flax seed contains fiber and phenolic antioxidants which makes them prebiotic source. The isolated LAB culture, which was identified as *Leuconostoc mesenteroides* based on morphological, biochemical tests and MALDI-TOF, showed the properties of a probiotic culture viz., tolerance to sodium chloride, bile salt, pH, and temperature, sensitivity to antibiotics, nonhemolytic and production of hydrogen peroxide. Cytotoxic activity of the cell free supernatant was assessed against MDA MB 231 and neuroblastoma cell line. Probiotic strain showed 48% and 30% cytotoxicity against MDA MB 231 and neuroblastoma cell line. The synbiotic chocolate was found to have more antioxidant activity, i.e. 90 U/mL by DPPH assay and 200 (µg Trolox/mL) by FRAP assay. The synbiotic chocolate prepared will be beneficial for the gut health of the humans and will also have excellent nutritional value.

Keywords Synbiotic · Probiotics · Antioxidant activity · Cytotoxicity · Cell line · Functional food

Introduction

The probiotics are live microorganisms which exert a beneficial effect on the health of the host when administered in adequate quantities (FAO/WHO 2002). The development of functional food is done using combination of both prebiotics and probiotics and is called “synbiotic food” (Araujo et al. 2009). LAB are considered as probiotic strains. *Leuconostoc* genus belongs to Firmicutes phylum, are Gram positive, heterofermentative microorganisms, and are present either in coccoid or rod-like shape. *Leuconostoc* sp. has been reported in the fermentation of food like sauerkraut, kimchi and cheese (Jung et al. 2014; Wang et al. 2008). *Leuconostoc* sp. are the bacteria that have significant roles in fermenting foods, such as cheese, kimchi and sauerkraut. *Leuconostoc* has the ability to contribute to other product characteristics, such as flavor, texture and nutritional content (Alegria et al. 2013). The LAB including *Leuconostoc* are recognized as safe (GRAS) hosts for microbial cell factory. Synbiotic affects the host beneficially by improving the survival and implantation of live microbial dietary supplements in the gastrointestinal tract. Flax seeds contain lignans, α -linolenic acid, and soluble dietary fiber or gum which help in colon cancer prevention and reduce the risk of cardiovascular disease (Hijova et al. 2011). *In-vitro* fermentation of flax seed results in production of high amounts of acetate and propionate (short-chain fatty acids) (Fodje et al. 2009). The combination of fermented flax seed with probiotics helps to enhance the health. Chocolates can be a

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Author Name: Dr. Shinde S. R.

55. Title of Paper: Quantitative Analysis of Caffeine by Percent Degradation Assay and Iodometric Titration

International Journal of Science and Research (IJSR)

ISSN: 2319-7064

SJIF (2019): 7.583

Quantitative Analysis of Caffeine by Percent Degradation Assay and Iodometric Titration

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Abstract: Caffeine, a methyl xanthine molecule which is the most widely consumed psychoactive substance in the world over, most commonly from the beverages coffee, tea and soda. Caffeine is naturally present in different varieties of plants, tea leaves, cocoa beans etc. It acts as stimulant to central nervous system and has various negative withdrawal effects on health. Caffeine can be treated chemically as well as biologically. Biodegradation by bacteria is considered to be the most efficient technique in degrading caffeine within environment. In the present study, four isolates capable of utilizing caffeine as a sole source of carbon were isolated from garden soil. The bacteria were characterized by conventional morphological and biochemical test. To quantify the amount of biodegradation, percent degradation assay was performed in which Isolate 1 and Isolate 4 shows maximum degradation of caffeine. Isolate-1 shows 98, Isolate- 2 shows 88.63, Isolate-3 shows 95.45 and Isolate-4 shows 95.45 after 48 hours of incubation. Iodometric back titration was performed to measure the remaining concentration of caffeine in broth.

Keywords: Caffeine, Biodegradation, Percent degradation assay, Iodometric back titration

1. Introduction

Caffeine is a methyl xanthine molecule which is the most widely consumed psychoactive substance in the world, most commonly from the beverages coffee, tea and soda. The English word caffeine comes from the French (Spanish and Portuguese) word for coffee: café. Because of its stimulatory nature, it was used as a cardiotonic till the end of 19th century (wijbe, 2002). In the first half of the 20th century; it was used as a stimulant of respiration and circulation in Dutch medicine. The Islamic physician was the first to exploit the medicinal use of coffee well before second millennium A.D, the first documented use as a beverage was by the Sufis of Yemen. With caffeine being increasingly used as a stimulant, it was prohibited from being used as it was thought that caffeine used was a cause for wices and is seditious. Coffee was introduced to England around 1650's and in Holland a decade later. The Dutch introduced the coffee plant to the island of Java in 1688, the Island's association with coffee production led to the use of "Java" as a nickname for high quality coffee^[12].

Caffeine is found in about a hundred species of plants, but the most highly cultivated sources are the coffee beans. (*Coffea arabica* or, *Coffea canephora*, variety robusta), the leaves and leaf-buds of tea (*Thea sinensis* or *Camellia sinensis*), cola nuts (*Cola acuminata*) and cacao beans (*Theobroma cacao*)^{[1][2]}.

Coffee and tea plants are the major sources of natural caffeine and related compounds such as theophylline and theobromine are produced by a large number of plant species belonging to numerous genera, families, and orders. It is believed that methylxanthine producing plants accumulate these substances as part of a chemical defense system against pests and herbivores^{[1][2]}.

A very large proportion of the non-alcoholic beverages used in social settings contain caffeine. The most important beverages and foods containing caffeine are coffee, tea,

guarana, mate, cola nuts, cola drinks, cocoa, chocolate. The amount of caffeine found in these products varies, but is generally high. Based on dry weight, the highest amounts are found in guarana (4-7%). Tea leaves contain approximately 3-5% caffeine, coffee beans 1.1-2.2% (Saldana et.al 2000), cola nuts 1.5%, and cocoa beans 0.03% (Bogo and Mantle, 2000; Kretschmar and Baumann, 1999). Cocoa beans in addition contain about 1.8-2.5% theobromine. Caffeine also occurs in certain soft drinks, and so called "smart" drinks, as well as in medicinal drugs. In these cases, however, purified or synthesized caffeine has often been added to the products. Caffeine is responsible for the stimulant action of coffee (Europaisches, 1978). It stimulates the central nervous system, increases the contraction power of the heart, widens the vessels of heart, kidney and the skin and exhibits broncholytic and diuretical action. (Europaisches, 1978)^[1].

In mammals, ingested caffeine is rapidly absorbed, metabolized, and excreted in the urine as methyl xanthine derivative. Apart from being a stimulant to the central nervous system, if consumed in excess it causes mutation; it is teratogenic, causes inhibition of DNA repair, inhibition of cyclic AMP phosphodiesterase activity and inhibits seed germination (Friedman and Waller, 1983 a and b). It is the major cause of cancer, heart diseases, and complications in pregnant woman and aging (Green and Suls, 1996; Infante et. al., 1993; Srisuphan and Bracken, 1986, Dlugosz et.al., 1996; Fenster et.al., 1991)^{[1][2]}.

The stimulant effect of caffeine is thought to be due to an increase in adrenaline release, which may stimulate the sympathetic nervous system, but the mechanism is not completely understood (Clarkson, 1993). Caffeine enhances Acetylcholine release in the hippocampus in vivo by a selective interaction with adenosine A1 receptors. Carter, et al, 1995).

It is known that caffeine is responsible for many effects on the human body. Details of the mechanism of caffeine at cellular and organ level can give an insight into how this

Volume 9 Issue 12, December 2020

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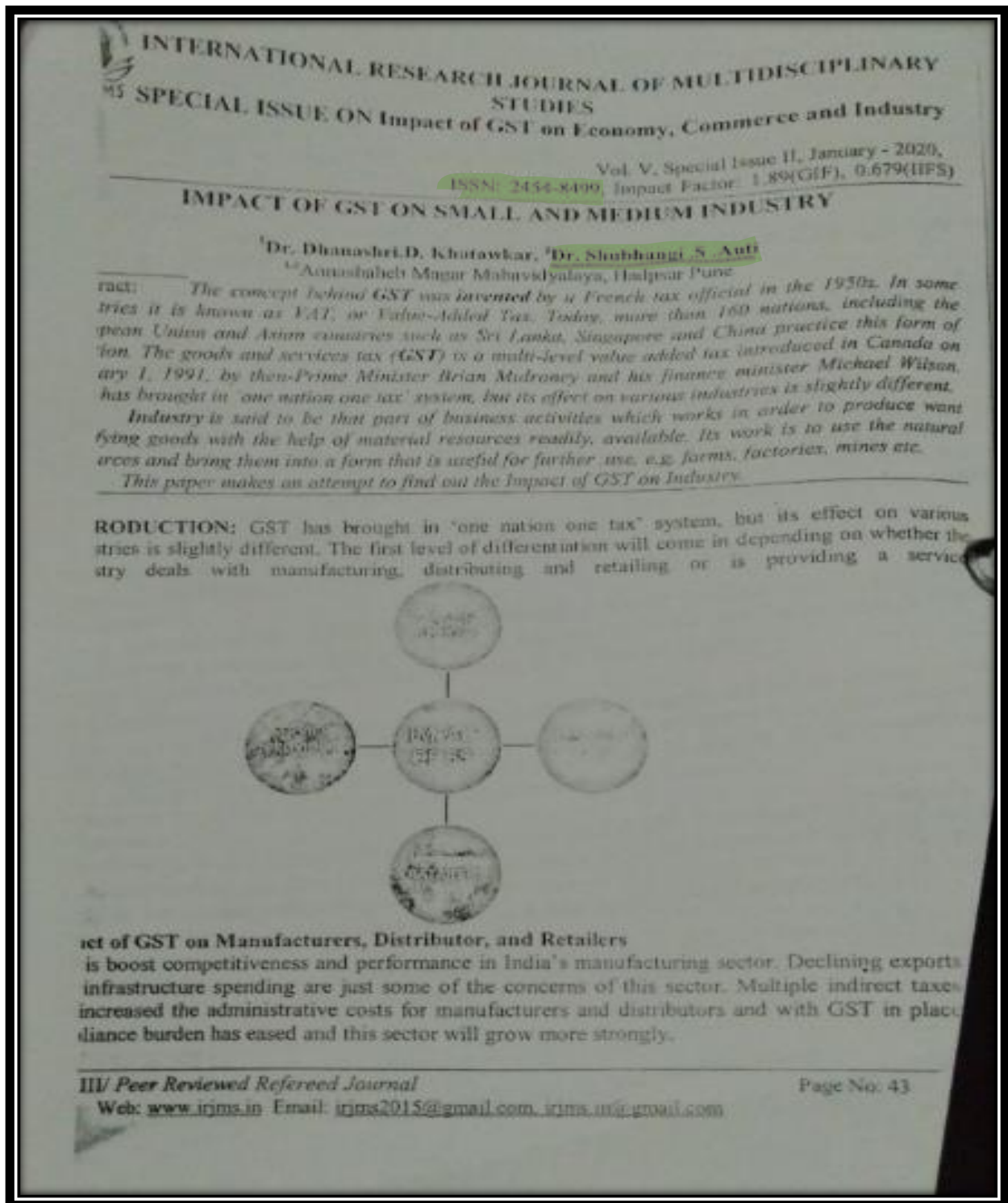
Paper ID: SR201130085857

DOI: 10.21275/SR201130085857

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Author Name: Prof. Dr. Auti S. S.

56. Title of Paper: Impact of GST on Small and Medium Industry



Author Name: Dr. Shinde S. R.

57. Title of Paper: Biodegradation of Caffeine

International Journal of Science and Research (IJSR)

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Quantitative Analysis of Caffeine by Percent Degradation Assay and Iodometric Titration

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Volume 9 Issue 12, December 2020

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Paper ID: SR201130085857

DOI: 10.21275/SR201130085857

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Author Name: Dr. Jagtap S. B.

58. Title of Paper: CUSCN Catalyzed Conjugate Addition of Grignard Reagent to Substituted Coumarins with Dilithium Tetrachloromagnate

The image shows a screenshot of a web browser displaying a ResearchGate article. The browser's address bar shows the URL: [researchgate.net/publication/34255518_CuSCN_Catalyzed_Conjugate_Addition_of_Grignard_Reagents_to_Substituted_Coumarins_with_Dilithium_Tetrachloromagnate](https://www.researchgate.net/publication/34255518_CuSCN_Catalyzed_Conjugate_Addition_of_Grignard_Reagents_to_Substituted_Coumarins_with_Dilithium_Tetrachloromagnate). The ResearchGate header includes navigation links for Home, Questions, and Jobs, along with a search bar and user profile icons. The article title is "CuSCN Catalyzed Conjugate Addition of Grignard Reagents to Substituted Coumarins with Dilithium Tetrachloromagnate", with the author listed as "Dr. Jagtap S.B.". The article is dated June 2020 and published in the "Asian Journal of Chemistry". The DOI is 10.14231/ajchem.2020.1221. The article has a Research Interest Score of 0.2, 0 citations, 0 recommendations, and 31 reads. The authors listed are Mohan B. Kale, Shrikant B. Jagtap, and Santosh Devkate. The page includes navigation tabs for Overview, Stats, Comments, Citations, and References (28). The abstract section is visible but mostly obscured. At the bottom, there are buttons for "Recommend", "Following", and "Share". The Windows taskbar at the bottom shows the system tray with a temperature of 37°C, weather "Mostly cloudy", and the date "11/04/2021".

Author Name: Dr. Nikam L.K

59. Title of Paper: Highly Crystalline Ordered Cu-doped TiO₂ Nanostructure by Paper Templated Method: Hydrogen Production and Dye Degradation under Natural Sunlight

Journal of
Composites Science

ISSN:2504-477X



Article

Highly Crystalline Ordered Cu-doped TiO₂ Nanostructure by Paper Templated Method: Hydrogen Production and Dye Degradation under Natural Sunlight

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Received: 13 March 2020; Accepted: 9 April 2020; Published: 4 May 2020



Abstract: A highly crystalline ordered Cu-TiO₂ nanostructure was synthesized using a simple paper template method using cupric nitrate and titanium isopropoxide as precursors. The structural study by XRD confirmed the formation of highly crystalline anatase phase of Cu-TiO₂. The broad diffraction peaks of Cu-TiO₂ exhibit the nanocrystalline nature of the product. The optical study by UV-DRS indicated the red shift in absorption wavelength with an increase in Cu doping, i.e., towards the visible region. The FE-SEM and FE-TEM study validated the formation of spherical shaped nanoparticles of Cu-TiO₂ having sizes in the range of 20–30 nm. Considering the absorption in the visible region, the photocatalytic study was performed for water splitting and rhodamine-B (RhB) dye degradation under natural sunlight. The 2% Cu-doped TiO₂ showed the highest photocatalytic hydrogen evolution, i.e., 1400 $\mu\text{mol}\cdot\text{g}^{-1}\cdot\text{h}^{-1}$ from water, among the prepared compositions. The photocatalytic performance of Cu-TiO₂ conferred complete degradation of RhB dye within 40 min. The higher activity in both cases was attributed to the formation of highly crystalline ordered nanostructure of Cu-doped TiO₂. This synthesis approach has potential to prepare other highly crystalline ordered nanostructured semiconductors for different applications.

Keywords: template synthesis; photocatalysis; H₂ generation; dye degradation

1. Introduction

Visible light heterogeneous photocatalysis over semiconductor nanostructures has received enormous attention in the last couple of decades. The major applications of this technique are in energy generation and environmental remediation [1]. Photocatalytic H₂ generation via water splitting under solar light can provide an alternative source for hydrocarbon fuel. Further, this technique is treated as an advanced oxidative process and has capability to degrade many organic as well as inorganic compounds [2,3]. The effluents from the textile industries are the main source of water pollution containing hazardous dye molecules [4]. There is a need to develop cost effective techniques for the removal of these dyes from water. [5]. Hence, the development of semiconductor oxide catalysts for photocatalytic H₂ production and dye degradation has importance.

The discovery of photoelectrochemical water splitting, using TiO₂ as an anode, by Fujishima and Honda in 1972, opened a new path for research [6]. Since then, enormous efforts have been taken

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60. Title of Paper: Effect of Dye Absorption Time on the Performance of a Novel 2- HNDBA Sensitized ZnO Photo anode Based Dye-Sensitized Solar Cell



Engineered Science

doi: <https://dx.doi.org/10.30919/es8d1146>



Effect of Dye Absorption Time on the Performance of a Novel 2- HNDBA Sensitized ZnO Photo anode Based Dye-Sensitized Solar Cell

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Abstract

In the present study, dye-sensitized solar cells (DSSCs) were fabricated using novel [(2-hydroxy-1-naphthyl) diazenyl] benzoic acid (2-HNDBA) dye. The effect of dye absorption time on the performance of DSSCs was studied. The doctor blade method was employed to prepare the ZnO seed layer. The structural, morphological and optical properties of the ZnO photoanode were studied systematically. The synthesized ZnO was found to be of hexagonal wurtzite structure. The 2-HNDBA sensitized zinc oxide based DSSCs have been studied for its photoresponse at the dye absorption time from 60 -240 min. The fabricated DSSC prepared at 60 min dye absorption time was found to exhibit a fill factor and a photo conversion efficiency of 0.44 and 1.09 %, respectively. As the preparing time increases to 120 min, the respective parameters increase to 0.53 and 2.08 % at 120 min. However, on further increasing the dye absorption time, the fill factor and photo conversion efficiency are reduced to 0.51, and 1.69%. Thus, 120 min dye absorption time has been found to be the optimized dye absorption time for novel 2- HNDBA dye-sensitized ZnO photoanode based DSSCs.

Keywords: Zinc oxide, 2-HNDBA dye; DSSC; Dye absorption time.

Received: 28 August 2020; Accepted: 21 November 2020.

Article type: Research article.

1. Introduction

Nowadays, the energy demand is rising in the world from the last four decades and reaches up to the rate growth at 1.8% per year.^[1] Generally, energy is divided into renewable and non-renewable resources.^[2] Renewable energy is energy generated from sources like ocean, hydropower, wind, biomass, geothermal resources, hydrogen, and solar energy.^[1] Solar energy is directly used as heat energy or conversion from sunlight into electricity directly as well as indirectly.^[3,4] The sun is approximately 3×10^{24} J per year radiation, which is ten times current energy demand.^[5,6] Solar electricity is produced from the conversion of solar radiation into direct current electricity using semiconductors in photovoltaic devices by photovoltaic effects.^[3] It produced clean, cheap, safe, high efficiency, and good stability.^[7] Photovoltaic techniques are divided into first, second and third generation.^[8] The first third-generation DSSCs were reported in 1991 by Gratzel *et*

al.^[9] The current thin films solar cell and crystalline and amorphous silicon solar cells are used to convert solar energy into electricity. However, there are some restrictions such as toxicity, high production time, production cost, and types of substrates used for the fabrication device. This has attracted researchers to find its alternatives. A dye-sensitized solar cell (DSSC) is the third generation solar cell. It is one of the most promising solar cell device than crystalline solar cells and thin-film solar cell devices due to their simple manufacturing, high power conversion efficiency, low production cost, and non-toxicity.^[10] In DSSCs, metal oxide semiconductor has good stability under irradiation in liquid solution but it cannot absorb visible light due to its wide-bandgap. If these types of materials are sensitized with a photosensitizer such as dyes then they work as photo-anode in DSSC's. The photosensitizer in the adsorbed form on the metal oxide undergoes electronic excitation on irradiation with visible radiations. The excited state electron from lowest unoccupied molecular orbital (LUMO) of the dye is then injected into the conduction band

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61. Title of Paper: Studies on Comparative Techniques for Dry flower production

ijpbs 2020; doi 10.22376/ijpbs.2020.11.4.b107-111



International Journal of Pharma and Bio Sciences



Original Research Article

Botany For Medical Science

Studies on Comparative Techniques For Dry Flower Production

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Abstract: Fresh flowers are pleasing and eye-catching but it is strenuous to continue their charm and fresh look for longer period. To overcome this problem the same flowers can be dried and processed in the form of dry flowers that lasts indefinitely. Dry flowers are the key components of floriculture industry which are rapidly rising up at the international trade. Dry flowers are modest, extensive and hold their aesthetic worth regardless of the period. Dry flowers industry is probably going to concoct a great deal of nation's economy in contrast with cut flowers. The quality of dry flowers greatly depends on flower structure, stage of harvest and on drying techniques. Hence the present study was undertaken with the objective to identify and collect the variety of flowers and foliages and to find the suitable drying technique for the selected plant material. The different drying techniques performed in the study were Air drying, Pressing, Drying with desiccants and Hot air oven drying. By employing all of these techniques in dehydration of flowers and foliages it was found that some of the flowers were successfully dehydrated and respond very well to certain drying techniques. Among the drying methods air drying showed low quality of dried flowers as the flowers obtained were stiff, dark and deformed in shape. The best quality of dried flowers were obtained with hot air oven drying method. Pressing showed the maximum retention of color in most of the flowers and foliages, but flattening of shape was found in some plant material. Borax drying showed good quality of dried flowers. Silica gel was found the most promising desiccant and it showed the better quality of dried flowers.

Keywords: Dry flowers, Air drying, Pressing, Hot air oven drying, Borax drying, Silica gel drying, Employment generation.

Article History

Date of Receiving 30 May 2020

Date of Revision 22 August 2020

Date of Acceptance 09 September 2020

Date of Publishing 01 October 2020

Author Name: Prof. Dr. Shinde B. M.

62. Title of Paper: Leaf Clearing: A Review

Jour Pl Sci Res **36 (1-2)** 333-338 2020

Leaf Clearing: A Review

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The clearing of leaves to reveal the leaf venation can be successfully accomplished by diverse methods. Leaf venations are an important feature for botanists and taxonomists to identify and catalogue a plant species, it has several waves of interest among morphologists and paleobotanists in studying of plant material total as such. Cleared leaves of different plant species can be stained and mounted to form ineradicable and permanent specimens applicable for research and class room study. The present paper depicts the review of literature on leaf clearing and its significance in Plant Sciences.

Keywords: Leaf clearing, Leaf venations, Plant Sciences.

INTRODUCTION

A review of literature plays an important role in depicting quantum of work done in related area of study. A brief review of literature on leaf clearing may be helpful in grasping the existing scenario, more over in understanding the significance of subject, untouched areas and hence the scope of work to be carried out.

Leaf veins are hierarchical fine lines of variant sizes and designs found on the surface of the leaf (Saba, *et al.*, 2012). This venation network is chiefly composed of lignified xylem and phloem which has various functions including transport of water and sugars, mechanical support etc (Roth-Nibelsick, *et al.*, 2001) Leaf framework including size, shape margin, leaf base, tip, veins and petiole plays important role in classification, systematic and ecology (Ellis, *et al.*, 2009) The venation patterns are important features for classification and evolution of angiosperms than the other leaf characters, because their orientation and quantitative characters are relatively stable at the species level (Fang, *et al.*, 2002; Haug, *et al.*, 2004). The plants can be identified on the basis of its external structures such as leaf, seed, fruits and flowers in accordance to the plant taxonomy theory (Goeau, *et al.*, 2013). However, in various studies leaf characteristic were found more significant in species identification (Hoshang, *et al.*, 2018). The study of leaf architecture was initially explored by paleobotanists in 1950s (Foster, A. 1936).The leaf


venations are applicable to extensive areas of research, these include the evolution of leaf form and function (Boyce and Knoll, 2002) genetic and other mechanism in the ontogeny of leaf venations (Candella, *et al.*, 1999) applications in systematic and evolutionary biology, veins are useful in taxonomy (Ellis, *et al.*, 2009) and for studying climatic change and macro evolutionary trends (Boyce, *et al.*, 2009; Brodribb and Field, 2010; Field, *et al.*, 2011). For developmental biologists veins are the prominent features in understanding vascular patterning and tissue differentiation (Candela, *et al.*, 1999; Scarpella, *et al.* 2010; Sack, *et al.* 2012). Leaf vein impressions are the most abundant plant macro fossils available to paleobotanists, thus the ability to more rigorously quantify vein geometry has the potential to aid attempts to identify fossil samples with greater phylogenetic resolution (Behrenmeyer, *et al.*, 1992). Levin (1929) explained that leaf venation patterns have high taxonomic value and suggested that a species has a constant number of veins that can be used for species identification Dilcher (1974) stated that a study on the nature and structure of leaf venation has significant implications for the relationship between taxonomy and phylogeny.

With suitable method of clearing the venation network of diverse leaves can be exposed and can be largely used for all the applications mentioned above. In botanical and taxonomical research the technique of

DOI:-<https://doi.org/10.32381/JPSR.2020.36.1-2.42>

Author Name: Dr. Sasane A. N.

63. Title of Paper: Business to Business E-Commerce



INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES

SPECIAL ISSUE ON EMERGING TRENDS OF E-BUSINESS(ETEB-2020)

Vol. VI, Special Issue III, February, 2020
ISSN (Online): 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

“Business to Business E-Commerce ”

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Abstract -:
Electronic commerce is presently an indispensable ingredient of India's trade facilitation Policy after economic reforms explicitly took place in India as a result of Opening of the global economy with a view to integrate itself with the global economy. the need to facilities international trade both through policy and Procedure reforms has become the foundation stone of India's trade and fiscal policies. The Commercialization of the internet has driven electronic commerce to become one of the most capable channels for inter-organizational business process. although business to business transaction play an important part in e-commerce market, a share of e-commerce revenues in rapidly developing countries like India is generated from business to consumers in the form of availability of goods as lower cost, wide choice and saves time.

Introduction -:
Electronic commerce or e-commerce is said to bring about a paradigm shift in the world of trading . Perdition of virtual shopping malls and how you would never have to step out of your home to buy sell anything are already being made. It can meaning selling data directly from website or offering applications for download after they're purchased online. It could mean paying your bills through your bank account or purchasing or trading stocks online, the coverage of E-commerce is tremendously flexible. The Growth of the internet has been one of the biggest events of the century. All corporations, big or small are represented over the net. their product range of services are accessible to the global market .E-commerce however ,is still in its especially in India. any good business idea can be translate with the help of Internet in to a virtual gold mine. Conducting business on the Internet a great way to disseminate information and work.the Internet is the medium that can really propel e-commerce. In India, with a population of nearby a billion ,not even a million have access to the Internet. E-commerce is carried out largely through credit cards, which are not commonplace in India.

Why Do People Buy 'Online'?

1. **Lower Price :** Typically less staff are required to manage an online shop as web-based management systems enable owners to automate inventory management and warehousing is not necessarily required.
2. **Accessibility and Convenience:** Unlike many offline stores, consumers can access e-commerce websites 24 hours a day, those living in more remote areas are able to order from their home at a touch of a button, saving them time travelling to a shopping centre.
3. **Wider Choice:** For the past twenty years, the growth of online shopping has to a large extent been based around increased choice. With an almost endless choice of brands and products to choose from, consumers are not limited by the availability of specific products in their local town, city or country. Items can be sourced and shipped globally

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Author Name: Dr. Sasane A. N.

64. Title of Paper: New Technology In Banking it's Effect And Challenges



INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON CHALLENGES IN BANKING AND FINANCE: EFFECTS ON INDIAN ECONOMY

Dr. Sasane A.N

Vol. VI, Special Issue I, January, 2020

ISSN (Online)- 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

security ,data privacy ,regulation and lack of trained man power are some challenges faced by commercial banks India.

Need of Technology in Banking :-

Advancement in Information technology in banking industry resulted in increasing the processing speed of bank transaction and the communication system between bank and its customers. It is the need of hour to extend e banking services to banking customers so that bank can maximize the benefits for bank as well as for its customer also. The importance of e-banking is growing day by day as it maximize the advantages for bank and its clients. E-banking provides economics to the operations as it enable Banks to reduce their branch network and number of banking Staff. Banks started adopting more and more technological advancement and that resulted in enhancement of its efficiency .Now days internet banking is becoming integral part of banking services.

- Liberalisation:
- Increase in Bank deposit
- Extension of Branches
- Increasing Transactions

Objective of New Technology in Banking:-

- To study about the benefits and limitations of NET banking.
- To study the emerging technology trends in banking sector.
- To give the utility of technology in banking with special reference to India.
- To see the current prospect of new Trend banking In India.
- To make available immediate service for customer.
- To save time of customer bank.
- To Enhance its operating efficiency and providing better banking products and services ,bank has always been the pioneer in adapting the at least technological advancement.

Importance of Technology in Banking.

Introduction of computer and other electronic technologies in banks has the following advantages which state the importance of such new technology in banking.

- **Increase in Efficiency** :- Efficient and quick services to customer can be provided with the help of modern technologies.
- **Handling of Information** :- Creation of up to date monitoring and information system and strengthening internal control and housekeeping and reporting functions are provided, storing of information becomes easy.
- **Cost Reduction** :- there is reduction in cost including floor space because of the use of modern technology.


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65. Title of Paper: Special Issue on Challenges in Banking and Finance: Effects on Indian Economy



INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON CHALLENGES IN BANKING AND FINANCE: EFFECTS ON INDIAN ECONOMY

Dr. Sasane A.N. Vol. VI, Special Issue I, January, 2020
ISSN (Online)- 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

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66. Title of Paper: Opportunities and Challenges of Integrating ICT in Higher Education: A case study

	IMPACT FACTOR – 5.61	LangLit	ISSN 2349-5189	
<i>An International Peer-Reviewed Open Access Journal</i>				
OPPORTUNITIES AND CHALLENGES OF INTEGRATING ICT IN HIGHER EDUCATION: A CASE STUDY				
PROF. SHITAL GAIKWAD		DR. SAVITA KULKARNI		
DR. SAVITA KULKARNI Department of Geography Annasaheb Magar College Hadapsar				
&				
PROF. SHITAL GAIKWAD Lecturer, Dept. of Geography Annasaheb Magar College Hadapsar				
Abstract : <i>The Role of higher education in the economic development is inevitable. India has heritage of old tradition of higher education institution. There are many changes in the higher education system and methods also. Many challenges are faced by high education from pre independence and till today. The pandemic of COVID19 led educational institutional to close and compel to change in social interaction, organization, and the education sector. In the situation distance learning or Integration of ICT in education becomes demanding. The situation granted opportunities to education methods and systems to shift from traditional to online. As well as there are many challenges for teachers and students while adopting the system. This paper deals mainly with the study of opinion of the students and teachers about the challenges faced by them while adopting the ICT in education. As well as it narrated the opportunities received to education by this situation. The data collected by the non professional course students and teachers in the colleges of Pune city.</i>				
Key words : Higher Education, ICT, Online Teaching, Traditional Method of Teaching.				
Introduction : Higher education institutions provide efficient manpower, increase efficiency as well as extend the field of knowledge, skill and technological advancement. Education plays a strategic role in helping achieve more than one goal of Human resource development. India has old tradition of higher education system which generated knowledge and learning right from the beginning of Indian civilization. The higher education learning centers were encouraged and Nalanda, Takshila, Ujjain, Vikramshila and Vallabhi came into existence. India became a renowned centre for higher studies by attracting scholars from all parts of India and from several foreign countries. Higher education since the British rule has made steady advances in the country. Thus during the British Rule India could claim its position as one of the leading countries providing quality higher education to its people as well as to students and scholars coming from countries all over the world. In the beginning of the 50's which marked a good				
Special Issue		220	June 2020	
Website: www.langlit.org		Contact No. : +919890290602		
One Day International Web-Conference on 'Post-Pandemic Rejuvenation Of Higher Education: A Global Perspective' organized by PDEA's Baburaoji Gholap College, Sangvi, Pune in collaboration with Cluster of English Language and Literature (CELL)				
Indexed: ICI, Google Scholar, Research Gate, Academia.edu, IBI, IIFC, DRJI, The CiteFactor, COSMOS				

Author Name: Prof. Mane A. C.

67. Title of Paper: The Role of Cottage Industries in Indian Economic Development



'RESEARCH JOURNEY' International Multidisciplinary E-Research Journal
Impact Factor - (SJIF) - 6.625
Special Issue 235(E) : CBCSD 2020
Peer Reviewed Journal

ISSN : 2348-7143
February-2020

The Role of Cottage Industries in Indian Economic Development

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Abstract: -
The Small scale industries have a crucial role in a developing economy like India. They play a strategic role in the progress of the country. These industries by and large represent a stage in economic transition from traditional segments to modern segments. Some SSIs employ simple skills and mechanism while many other units use modern and sophisticated technology. Now, our economy is facing a challenge of economic growth. It has to accelerate the productivity of many important areas like agriculture and industry by improving their techniques of production. SSIs have been assigned to fulfill these expectations in more economic and diversified way. In India cottage industries have a more important part to play than any other country. They can help a lot in solving the problem of unemployment and poverty. For more than four months in a year, our cultivators have no work to do. Cottage industries can give the cultivator useful employment during spare time. The paper focuses on Role performed by Cottage industry to develop Indian Economy.

Keywords: - Employment, Empowerment, Policies, Technology, Entrepreneurships etc.

I] Introduction: -
SSIs constitute an important part of the Indian economic structure. They integrate a continuing element in the scheme of national planning. They are a strategic part of the Indian economy as well as a progressive and effective decentralised sector which is closely related with agriculture and medium and large scale industries. SSIs will be encouraged to play active role in employment and entrepreneurship activity. The range of industries in India extends from the large-scale, medium scale, small-scale and traditional village and cottage industries. Cottage industry or home industry means the manufacturing of goods at home by hands, with small capital and on a small scale by the members of a family. Cottage industries are part time or supplementary occupations the basis of distinction between these industries is generally the size, capital resources and labour force of the individual unit. However, the basis for distinction between small-scale and cottage industries was laid down by the Fiscal Commission in 1950 when it stated that, "A cottage industry is thus one which is carried on wholly or primarily with the help of members of the family either as a whole or a part-time occupation. A small-scale industry, on the other hand, is one which is operated mainly with hired labour. The Small Scale Industries sector, over the years, has grown steadily and occupied an important place in the economy.

Importance of Cottage Industry:-
1. Cottage Industries are much more labour intensive than large scale industry. They provide more scope for the employment of workers.

Author Name: Dr. Nikam S.

68. Title of Paper: Impact of GST on Tourism and Hospitality Sector

INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

Vol. V, Special Issue II, January - 2020,
ISSN 2454-8499 Impact Factor: 1.89(CoF) 0.679(IJIS)

"Impact of GST on Tourism & Hospitality Sector"

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Abstract:
Goods and offerings tax is a very good step in the discipline of indirect tax reforms in India. By merging a huge variety of vital and state taxes right into an unmarried tax, GST is expected to noticeably ease double taxation and make taxation common clean for the industries. For the give up effort, the maximum useful can be in phrases of reduction inside the general tax burden on items and services. In July 1, 2017 GST was applied. The evolution to the GST device becomes well-known by merging 159 international locations. Although the shape might not be a super one but once in region, tax structure of tax shape will make India a higher economy favourable for foreign investments. Till now India is divided into a union of 29 small tax economies and seven union territories with exceptional levies specific to each state. Implementation of GST may also make Indian merchandise aggressive in the domestic and worldwide markets. GST offer the lots needed energizing for financial boom in India through remodelling the present foundation of oblique taxation toward free waft of products and services in the economic system and additionally putting off the cascading effect of this is tax on tax. The GST, due to its obvious budget holds extraordinary promise in terms of sustaining growth for the Indian economic system.

Keywords: Goods and Service Tax, Indian Economy, Economic Growth, Cascading, International markets.

Introduction:
In India tourism industry is one of the flourishing industries which contributes almost double digit share of its GDP. In the year 2016 its contribution to India's GDP was equivalent to 9.6%. If we compare the tourism industry's performance vis-a-vis the World Tourism, we find that according to World Travel & Tourism Council India ranks 7th. It is considered to be the highest growing industry amongst the G20 countries. In the year 2016 Indian tourism industry generated 14.3 trillion Indian rupees.
In the year 2016, the world tourists' number of 123.50 crores and the annual growth rate was 2%. India's share in the tourism is only 1.98% and it ranks 25 in the world ranking. There are two categories of tourists: 1) Domestic tourists 2) Foreign tourists. Last year number of domestic tourists stood at 161.36 lakhs, while the foreign tourists accounted for 88 lakhs. The growth rate was 8.8%.

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69. Title of Paper: Anti-biofilm Efficiency of 120 MeV Fe⁺⁹ SHI- Irradiated Polyimide Film

The screenshot shows the Taylor & Francis Online interface. At the top, the logo and navigation links (Log in, Register, Cart) are visible. The breadcrumb trail indicates the article's location: Home > All Journals > Radiation Effects and Defects in Solids > List of Issues > Volume 175, Issue 7-8 > Anti-biofilm efficiency of 120 MeV Fe⁺⁹ The journal title 'Radiation Effects and Defects in Solids' is prominently displayed, along with its subtitle 'Incorporating Plasma Science and Plasma Technology' and the current issue information 'Volume 175, 2020 - Issue 7-8'. A search bar and a dropdown menu for 'This Journal' are also present. The article title 'Anti-biofilm efficiency of 120 MeV Fe⁺⁹ SHI-irradiated polyimide film' is the central focus, with a list of authors: R. P. Joshi, K. Hareesh, M. S. Bhadane, A. V. Bankar, K. Asokan, S. S. Dahiwale, and a 'show all' link. The article's page range (682-694), reception date (13 Sep 2019), acceptance date (05 Apr 2020), and online publication date (12 May 2020) are provided. A DOI link (https://doi.org/10.1080/10420150.2020.1756811) and a 'Check for updates' button are also visible. Below the article title, there are navigation options: Full Article, Figures & data, References, Citations, Metrics, Reprints & Permissions, and a 'Read this article' button. The abstract section begins with the word 'ABSTRACT' followed by the text: 'Polyimide (PI) films were irradiated by 120 MeV iron (Fe⁺⁹) ions and variations in its optical, chemical, surface morphology and anti-bacterial properties were studied. UV-Visible spectroscopic results showed the decrease in the optical band gap of PI after irradiation due to the chain scission mainly at the carbonyl group which is corroborated by Fourier Transform Infrared spectroscopic results. The scanning electron microscopic results showed the surface roughening, surface structure breakup and micro-porous formation...'. To the right of the abstract, there is a 'Related research' section with three categories: 'People also read', 'Recommended articles', and 'Cited by 2'. The 'Cited by 2' category is highlighted, showing a link to a 'Comparative study on low energy ion beam modification of thermoplastic polymers'. On the left side of the page, there is a promotional banner for 'Sample our Engineering & Technology Journals' with a 'Sign in here' link and a 'Check for updates' button.

Author Name: Dr. N. B. Kamble

70. Title of Paper: A Study of Major Components of m- Commerce in Financial Sector



INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES

Vol. 6, Issue 10, October, 2020

ISSN (Online): 2454-8490

Impact Factor: 1.8167 (GIF),
0.679 (HFS)

A Study of Major components of M-Commerce in Financial sector

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Abstract:

The term M-Commerce is gaining a momentum since last few years. The invention of this concept has revolutionized the business industry. The commerce practices are very well aided by technological tools and apps in today's world.

M-commerce known as mobile commerce is nothing but buying and selling of products through wireless handheld devices such as mobile phone. The M-Commerce is next-generation e-commerce. The M-Commerce allows users to access the Internet for financial transactions. The Financial services, like mobile banking brokerage services conducted from the same handheld device. Also the M-Commerce allows telecommunications, bill payment and account reviews can all be conducted from the same handheld device. The user have an ability to place and pay for orders on-the-fly and information services, which include the delivery of financial news, sports figures and traffic updates to a single mobile device.

The major themes covered are

1. *Significance of M-Commerce components*
2. *Role of M-Commerce in financial sectors.*

The M-Commerce is started to make an impact on everyday life of common man. The M-Commerce has changed the way the delivery mechanism and different business processes. In Financial sector the M-Commerce is playing an important role. The M-commerce can play the major role in improving the financial sector. Therefore, it is of utmost important to understand the role of M-commerce in the financial sector.

The research paper is expected to come with the formation of relationship between various M-Commerce and Financial sector components.

1. Introduction

1.1 Introduction to M-Commerce

The term M-Commerce is simply saying "commercial transactions conducted electronically by mobile phone." Following are some of the listed definitions,

- a1. Use of handheld wireless devices to communicate, interact, and transact via High speed connection to the Internet.
- a2. Online sales transactions that use wireless electronic devices such as handheld computers, mobile phones or laptops.
- a3. The delivery of electronic commerce capabilities directly into the consumer's hand, anywhere, via wireless technology.


In short mobile commerce includes the use of data processing and communication technologies. It needs to be used in business, financials, online bookings, order processing, inventory management etc.

10th October, 2020
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71. Title of Paper: Impact of GST of Different Sectors on Indian economy

 **INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES**
SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

Vol. V, Special Issue II, January - 2020.
ISSN: 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

Impact of GST of Different Sector's on Indian Economy

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Abstract:
The Goods and Services Tax is considered as a biggest tax reform since 1947. GST also known as the Goods and Services Tax is defined as the giant indirect tax structure designed to support and enhances the economic growth of a country. More than 150 countries have implemented GST so far. It seeks to stream line the taxation system so the government wants to implement GST on 1st April, 2017 and for these efforts is made continuously. The main expectation is that this land mark will go a long way in facilitating ease doing business and enabling India to compete with World Trade. The GST bill facilitates "Make in India" by bringing India on single tax platform. That there is a single tax paid for supply of goods and services. The bill will replace nearly 15 states and federal taxes which is in line with the government focus on cooperative federalism and a mission for unity of Indian economy. It can be said that the real success of GST depends upon the impact on the common Indian consumer. The essence of GST is that all goods and services be taxed at moderate rate. Single tax for one India proves to be a game changer in a positive way and proves to be beneficial not only to the common man, but to the country as a whole. It is our expectation that impact of GST will be positive and will bring positive effect to Indian economy and convert India into a unified national market with simplified tax position. One of the major benefit to the exporters is that by the incorporation of Central and State taxes in GST with input set-off on input goods and services and curtailing out of Central Sales Tax (CST) will diminish the cost of locally manufactured goods and services resulting in huge margins to the exporters. As a result, the competitiveness of Indian goods and services in the international market will be increased and Indian exports will be encouraged. This kind of uniformity in tax rates will ultimately bring hassle-free experience across the country which ultimately helps in curtailing the compliance cost. GST bill have a far reaching impact on all almost all the aspects in the business organization in the country for example pricing of products and services, supply chain optimization, IT, accounting and tax compliance system. That's why GST bill has been described as a reform measure of unparalleled importance in independent India.


Keywords: Goods and service tax; Indian economy, Special economic zone, central goods and service tax.

Introduction:
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Part- III / Peer Reviewed Refereed Journal
Web: www.ijms.in Email: ijms2015@gmail.com, ijms.ira@gmail.com Page No: 71

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72. Title of Paper: Critical Study of Mobile Banking in Indian Scenario

 INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON CHALLENGES IN BANKING AND FINANCE: EFFECTS ON INDIAN ECONOMY

Vol. VI, Special Issue I, January, 2020
ISSN (Online): 2454-8499 Impact Factor: 1.89(CIIE), 0.679(IJES)

"Critical Study of Mobile Banking in Indian Scenario"

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Abstract:
Mobile banking is a new innovation in current Indian scenario. It is driven by the world's one of the fastest growing sectors which is known as mobile communication technology. No doubt there may be many challenges and problems in adopting this emerging technology; however it is need of an hour. This study elaborates the issues in mobile banking perceived critical for adoption by both mobile banking users as well as non-users. The study identified certain issues pertaining to banks, mobile handsets and telecom operator's viz. mobile handset operability, security/privacy, standardization of services, customization, Downloading & installing application software and Telecom services quality. For this a descriptive design was adopted to empirically explore the selected issues. Study suggests that from consumers' perspective mobile handset operability, security/privacy and standardization of services are the critical issues. Although the research has its limitations, the implications of the results provide practical recommendations to the all concerned parties. India is the second largest telecom market in the world, which is having high potential for expanding banking services using mobile. However, millions of people are not aware of mobile banking. The main objective of this research paper is to identify the need and analyze the security issues, challenges in Mobile banking among Indian banking customers. Today it is found that, banks have welcomed mobile and wireless technology into their boardroom. It is in view to offer their customers the freedom in planning payments while stuck in traffic jams, to pay bills, to receive updates on the various marketing efforts etc.

Keywords— Mobile Banking, Issues and Challenges, Internet Banking, Technology Adoption

Introduction:
India banking system is featured by traditional branch-based banking. It is most widely adopted method of conducting banking transaction. However due to current demonetization in Indian economy, commercial banks are undergoing a rapid change majorly driven by the ITC technology i.e. information & telecommunication. ICICI bank is first bank in mobile banking services in India. Among public banks, Union Bank of India was first to introduce mobile banking. Today many commercial banks have started mobile banking system which involves use of ITC technology. Because of this, they can reach out to customers and provide them general information about their services as well as various opportunities of performing interactive retail banking transactions anytime, anywhere. The impact of mobile banking types can be seen on vast scale due to the advancement in technology. An important role of operating system used in mobile device cannot be neglected which involves various Apps for easy access of various services. The challenges

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