



INTERNATIONAL VIRTUAL CONFERENCE

On

“Combating Industrial Challenges During Covid 19”

(IC-CICDC-19-2020)

Date: 8 August 2020

Organized By: Indore Management Institute & Research Centre



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Acknowledgement



I would like to express my sincere gratitude to all the authors, researchers and reviewers, who provided their detail research and views for **(IC-CICDC-19-2020)**.

I would like to thank my family, who supported and encouraged me in spite of all the time it took me away from them. This conference could see the light of day due to generous support from the WFST.

The readers and beneficiaries vary from academicians, professional engineers and scientists, to undergraduate and graduate students from all over the country.





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World Federation of Science & Technology

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MESSAGE

It is my pleasure to humbly invite you to attend the **International Virtual Conference** on “**COMBATING INDUSTRIAL CHALLENGES DURING COVID_19**” (IC-CICDC19-2020) on 8 August 2020 Organized by Indore Management Institute & Research Centre, Indore.

This year's conference will attract attendance from all around the world; the distinguished speakers are from the top notch academic institutes as well as leading all industries from all around the globe. This conference will provide the opportunity and exchange of ideas related with the nuts and bolts as well as the challenging issues concerning within the fields.

Participation from successful entrepreneurs and industry leaders at the Conclave, would act as a guiding light to the enterprising youth, who would be soon embarking on their career paths. I am happy to note that Entrepreneurship Summit, Leadership Lectures and Innovation Exhibition are being organized as a part of Conclave.

I wish all the success of this International Conference.

Dr. Princiwill Akaosh

Department of Management

University of Lagos, Nigeria



Research Foundation of India

रिसर्च फाउंडेशन ऑफ इंडिया

(For Higher Education)

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MESSAGE

I welcome you in the **International Virtual Conference** on “**COMBATING INDUSTRIAL CHALLENGES DURING COVID_19**” (IC-CICDC19-2020) on 8 August 2020 Organized by Indore Management Institute & Research Centre, Indore.

On behalf of the Executive Committee of RFI, I wish to thank all the authors, invited lecturers, session chairman, members of the International Scientific Committee, National coordinators and numerous others who helped to shape the content of this conference. I would also like to thank organizational committee members, whose administrative and organizational works were the prerequisite for a successful conference.

Thank you for joining us on this momentous occasion.

Dr. Sourabh Jain

Chairman

Research Foundation of India



MESSAGE

As Dean, of Indore Management Institute & Research Centre, I take great Pride in welcoming all the attendees of the International Conference on “**COMBATING INDUSTRIAL CHALLENGES DURING COVID_19**” (IC-CICDC19-2020)”.

I am sure that the conference of this type will inculcate the much needed research culture among the students and teachers and trigger Interact actions among researchers to exchange the ideas of recent advance in the area of research, Humanities & Management, Economic, Computer and communications.

I wish the conference a grand Success.

Dr. A. K. Singh,
Dean,
Indore Management Institute & Research Centre



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MESSAGE

Dear Distinguished Colleagues, Precious Academicians and Our Research Professionals,

As Vice-President of Research Foundation of India, firstly, it is my pleasure to welcome one and all to participate in this significant and prestigious event. On behalf of the Organizing Committee, it is honours of the hosting you at India.

Conferences have a great platform for global networking. I want to thank all of you who have worked on putting our extraordinary conference together; I would also like to express my appreciation to the Research Foundation of India for elegant configuration.

Participation from successful entrepreneurs and industry leaders at the Conclave would act as a guiding light to the enterprising youth, who would be soon embarking on their career paths. I wish you all the success for this International Virtual Conference.

Prof. (Dr.) Ashok Kumar Gupta

Vice President & South Asian Country Chapter Head
Research Foundation of India



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MESSAGE

My Dear Fellows,

I am honoured and delighted to welcome you in the **International Virtual Conference “COMBATING INDUSTRIAL CHALLENGES DURING COVID_19” (IC-CICDC19-2020)** on 8 August 2020 Organized by Indore Management Institute & Research Centre, Indore.

I am delighted that IC-CICDC19-2020 has been designed to offer a comprehensive range of sessions that includes Trends and Emerging techniques in Science and Technology. I hope you have a good time & opportunity to connect with experts from the scientific community and influential entrepreneurs from industries through their lectures and presentations and will also put forward many thought-provoking strategies for a future line of action in the area of Science and Technology.

We are looking forward to meeting all of you to make (IC-CICDC19-2020) grand success.

Prof. (Dr.) Priyadarshini Agnihotri
President - Northern-South Board of India
Research Foundation of India



MESSAGE

Dear Attendees IC-CICDC19-2020,

It is my pleasure to welcome you to this highly informative conference. It is a very exciting time to be in sustainable development. Having served many years in these events I can say it is the most active and promising time I have experienced. I hope you learn more about the evolving sustainable development in institute and industry, and take away key insights and information from the conference.

I extend my warm greetings and felicitations to the organizers and the participants and wish the Conclave all success.

Dr. Parul Sharda
Associate Professor IMIRC
& RFI Representative



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MESSAGE

It is my immense pleasure to invite you to attend the **International Virtual Conference** on **“COMBATING INDUSTRIAL CHALLENGES DURING COVID_19” (IC-CICDC19-2020)** going to be held Organized By: Indore Management Institute & Research Centre, Indore. Association with- Research Foundation of India, Sponsored by- International Research Guide Federation (IRGF), World Federation of Science and Technology (WFST-California).

This year's conference will attract attendance from all around the world; the distinguished speakers are from the top-notch academic institutes as well as from the leading industries all around the globe. This conference will provide the opportunity to exchange ideas as well as highlight the challenging issues in the various fields of Science, Technology and Management.

Prof. Ajay Jain

President

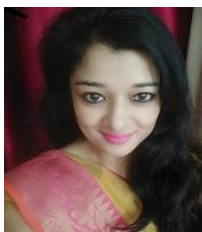
Central India Board Zone

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Dr. Sarita Rana

State Secretary of Madhya Pradesh (India)

Research Foundation of India



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MESSAGE

Dear Attendees,

I am delighted to welcome you for the “International Virtual Conference on (IC-CICDC19-2020)” which brings together experts and academics from around the world. New trends and challenges to Research are being put forward by the rapidly changing social and economic situation in many parts of the world. At the present the implementation of an appropriate control programs towards the reduction of infection in man will be discussed.

I extend my warm greetings and felicitations to all participants and wish the Conclave all success.

Dr. Manish Dubey

President Madhya Pradesh State
Research Foundation of India



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Dr. Gurdip Singh

Vice President, Madhya Pradesh, Research Foundation of India



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MESSAGE

(IC-CICDC19-2020) is to bring together innovative academics and industrial experts in the field of **“COMBATING INDUSTRIAL CHALLENGES DURING COVID_19”** to a common forum. I sincerely hope that this conference will deliberate on various issues that need to be addressed and come up with recommendations.

I wish the conference a success.

***Dr. Kuldeep Agnihotri**
Indore Chapter Head
Research Foundation of India



Research Foundation of India रिसर्च फाउंडेशन ऑफ इंडिया

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MESSAGE

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I extend my warm greetings and felicitations to the organizers and the participants and wish the Conclave all success.

Dr. Indira Dixit

President Indore Zone

Research Foundation of India, New Delhi

TABLE OF CONTENTS

Reg. No.	Name	Title
IC-CICDC19-2020/151	T. Amose, Dr. N. Sreedevi, Capt. Dr. KR. Jeyakumar	A FORECASTING STUDY ON ELECTRICITY CONSUMPTION IN INDIAN TEXTILE INDUSTRIES: AN ECONOMIC ANALYSIS
IC-CICDC19-2020/153	Dr. Seema Jhala Ms. Manpreet Kaur Khurana	HEALTH SECTOR IN INDIA – A STUDY
IC-CICDC19-2020/154	Manpreet Kaur Khurana, Suraj Sharma	COMPARISON OF TAX AWARENESS BASED ON THE DEMOGRAPHIC CLASSIFICATION AND ASSESSMENT OF THE IMPORTANCE OF TAX LITERACY IN INDIA – AN EMPIRICAL ANALYSIS
IC-CICDC19-2020/156	K. Naveen Kumar, M. Hymavathi,	COVID-19 IMPACT – A MIX OF CHALLENGES AND OPPORTUNITIES IN HIGHER EDUCATION
IC-CICDC19-2020/157	Veronika Bhagoria, Dr. Sarita Rana	ROLE OF PLASTIC MONEY IN CASHLESS ECONOMY
IC-CICDC19-2020/158	Dr. Shobhana Jain	ONLINE TEACHING AND LEARNING TECHNOLOGY IN EDUCATION IN POST COVID 19 PANDEMIC SITUATION – A SWOC ANALYSIS
IC-CICDC19-2020/159	Prachi Chourasia, Dr. Sarita Rana	STUDY ON E-WAY BILL SYSTEM UNDER GST AND ITS PROCESS
IC-CICDC19-2020/162	Suresh Chavda, Dr. Mayuri Farmer	A STUDY OF AWARENESS ON HIV/AIDS AND STIS IN RURAL PEOPLE OF KADI AND BAHUCHRAJI BLOCKS OF MAHESANA DISTRICT, GUJARAT (INDIA)
IC-CICDC19-2020/163	Dr. Haldhar Sharma Mr. Sandeep Goyal	A STUDY OF CONSUMERS PURCHASE DECISION FOR GARDEN TOOLS
IC-CICDC19-2020/164	Prof. Shraddha Sengar	A STUDY OF POSITIVE IMPACT ON RELATION BETWEEN ORGANISATIONAL CLIMATE AND ORGANISATIONAL COMMITMENT
IC-CICDC19-2020/16	Dr Rachna Kaul	PATANJALI AYURVEDA DOES HAND HOLDING OF BANKRUPT RUCHI SOYA
IC-CICDC19-2020/166	Urvashi Sharma	CHALLENGE's AND OPPORTUNITIES OF LEGAL EDUCATION IN INDIA DURING COVID-19"

IC-CICDC19-2020/167	Mrs. Ranjita Das Soni Dr. Sanjay Sharma	SOCIAL SECURITY POLICIES AND PRACTICES FOLLOWED IN LIC OF INDIA WITH SPECIAL REFERENCE TO INDORE CITY
IC-CICDC19-2020/168	Dr. Ashok Jhawar Ms. Dipti Malpani Dr. Ajay Malpani	A COMPARATIVE STUDY ON APPLICATION OF HUMAN RESOURCES INFORMATION SYSTEMS IN IT AND BPO SECTOR POST COVID'19
IC-CICDC19-2020/169	Prof. Ranjana Dalwani Arora	THE FUTURE OF MACHINE LEARNING IN EDUCATION
IC-CICDC19-2020/170	Mr. Chandra Bhooshan Singh Dr. Vaishali Sharma Mr. Amit Kumar Singh	AWARENESS OF FINANCIAL LITERACY AMONG WORKING WOMEN IN INDORE CITYA STUDY
IC-CICDC19-2020/171	Mragakshi Tiwari	THE IMPACT OF TRAINING AND DEVELOPMENT ON FEMALES EFFECTIVENESS WITHSPECIAL REFERENCE TO EDUCATION AND BANKING SECTOR IN INDORE REGION
IC-CICDC19-2020/172	Abhiraj Singh Chauhan	A STUDY ON NON PERFORMING ASSETS(NPA) RECOVERY THROUGH LEGAL TOOLS POST COVID-19
IC-CICDC19-2020/173	Dr. Sanjay Sharma Dr. Priyanka Sharma	IMPORTANCE OF E-LEARNING COURSES – A CONCEPTUAL STUDY
IC-CICDC19-2020/174	Reena Gupta Sanjay Sharma	A STUDY ON AWARENESS AND INVESTMENT PATTERN OF TAX SAVING INSTRUMENTS OF AN INDIVIDUAL TAX PAYER
IC-CICDC19-2020/175	Mayank Jangir, Priyanshi Joshi	IMPACT OF COVID-19 & LOCKDOWN ON E-COMMERCE SECTOR
IC-CICDC19-2020/176	Mr. Mohit Raikwar Ms. Sona Parani	A STUDY ON PHISHING ATTACK DURING THE COVID-19 LOCKDOWN
IC-CICDC19-2020/177	Ms. Sunanda Narang, Dr. Parul Sharda	A COMPARATIVE STUDY OF ONLINE LEARNING AND CLASSROOM LEARNING IN THE ERA OF COVID-19

IC-CICDC19-2020/178	Aditya Narayan Mishra	COVID - 19 AND EDUCATION SECTORS IN INDIA - CHALLENGES AND OPPORTUNITY
IC-CICDC19-2020/179	Rahul A. Joshi	OPPORTUNITIES AND THREATS POST COVID-19 ON EDUCATION SECTOR IN INDIA
IC-CICDC19-2020/180	Priyanshi Joshi, Chandra Bhooshan Singh	STUDY OF APPLICABILITY OF CAPITAL ASSET PRICING MODEL ON RELIANCE INDUSTRIES
IC-CICDC19-2020/181	Dr. Sudhanshu Shekhar	CHARACTERIZATION OF SILICON SOLAR CELL
IC-CICDC19-2020/182	Sudhanshu Shekhar, Dr. Pushpa Kumari	STRUCTURAL STUDIES OF TETRA - DENTATE: SCHIFF BASE, TETRA DENTATE LIGANDS, POLYDENTATE & AMBIDENTATE LIGANDS
IC-CICDC19-2020/184	Suresh Kumar Chavda	VIRTUAL OUTREACH IN HIV PREVENTION PROGRAM IN COVID 19 PANDEMIC
IC-CICDC19-2020/190	Dr. Sudhanshu Shekhar	MARKING & MEASUREMENT OF LONG JUMP
IC-CICDC19-2020/195	Dr. Ona Ladiwal	A STUDY ON HUMAN RESOURCE DEVELOPMENT IN COOPERATIVES
IC-CICDC19-2020/196	Devadutta Indoria	CONCEPTUAL RESEARCH BASED ON CUSTOMER USAGE INTENTION OF MOBILE COMMERCE IN INDIAN COUNTRY
IC-CICDC19-2020/198	Dr. Ona Ladiwal	CAUSES AND EFFECTS OF COMMUNICATION BREAKDOWN IN AN ORGANISATION
IC-CICDC19-2020/199	Pramod. B. Dhamdhare	A INTANGIBLE MODEL OF TRADEMARK RETRIEVAL BASED ON CONCEPTUAL SIMILARITY
IC-CICDC19-2020/200	Shinde Babaso Ananda	EFFICIENT SHARABLE AND REACHABLE MOBILE HEALTH SYSTEMS: CURRENT STATE, CHALLENGES, SOLUTIONS AND GAPS

IC-CICDC19-2020/201	Chetan Kumar Soni and Atul D. Newase	INTELLIGENT SENTIMENT ANALYSIS FRAMEWORK USING HYBRID SUPERVISED AND UNSUPERVISED MINING
IC-CICDC19-2020/202	Kapil Chourey and Atul D. Newase	ANALYSIS OF RECOMMENDATION SYSTEM FOR PERFORMANCE ENHANCEMENT TO TEACHING FACULTY
IC-CICDC19-2020/203	Padmini Mahapatra	THE IMPACT OF PERCEIVED SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION: AN EMPIRICAL STUDY ON HUYUNDAI MOTORS, ROURKELA

TABLE OF CONTENTS

Reg. No.	Name	Title
IC-CICDC19-2020/152	अनिता नाईक	“महिला कथाकारों की कथा द्वारा महिलाओं के ‘व्यवसाय रूपांतर’ में सहयोग की भूमिका का अध्ययन”
IC-CICDC19-2020/155	निधि पाटीदार, डॉ. सुरेन्द्र बिहारी गोस्वामी	राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक ‘नाबार्ड’ द्वारा ग्रामीण अर्थव्यवस्था के लिए वित्तीय समावेशन पर एक अध्ययन
IC-CICDC19-2020/160	स्वाति पाटीदार, डॉ. सुरेन्द्र बिहारी गोस्वामी	पूँजी संरचना का विश्लेषणात्मक अध्ययन (मध्यप्रदेश राज्य नागरिक आपूर्ति निगम के विशेष सन्दर्भ में)
IC-CICDC19-2020/161	डॉ वंदना मिश्र डॉ मनीष दुबे,	प्राचीन साहित्य, अनुशासन एवं समय पालन का वर्तमान शिक्षा प्रणाली में महत्व का अध्ययन
IC-CICDC19-2020/189	Dr. Sudhanshu Shekhar	शिक्षक एवं व्यावसायिक नैतिकता
IC-CICDC19-2020/192	Rakesh Kumar	प्राचीन भारत में सामाजिक एवं धार्मिक चेतना का स्वरूप

IC-CICDC19-2020/151

A FORECASTING STUDY ON ELECTRICITY CONSUMPTION IN INDIAN TEXTILE INDUSTRIES: AN ECONOMIC ANALYSIS

¹T. Amose, ²Dr. N. Sreedevi, ³Capt. Dr. KR. Jeyakumar

¹Ph.D Research Scholar, Research Department of Economics, Arumugam Pillai Seethai Ammal College Affiliated to Alagappa University, Karaikkudi

²Assistant Professor, Research Department of Economics, Arumugam Pillai Seethai Ammal College Affiliated to Alagappa University, Karaikkudi

³Principal & Associate Professor, Research Department of Economics, Arumugam Pillai Seethai Ammal College Affiliated to Alagappa University, Karaikkudi

Abstract:- Electricity as an important input plays a vital role from each and every economic movements for the development of the country at global level. Textile industry is not differed from this context; it provides outputs to trade at International markets. In India, textile industry is one among the important industries which supports economic development and trade balance. Hence, supply and demand for electricity in Indian textile industries are the signified economic processes to attain maximum output. Hence, the study emphasised electricity consumption and its cost which effects from consumption per unit of electricity for the Indian textile industry. This study brought out secondary data collected from various published articles and reports. It covers 30 years of forecasted data collected from 2001 to 2030 (Estimated). And data have been analysed by statistical tools such as correlation and regression. Findings of the study has highlighted that there is close relationship within and between the dependent and independent variables. Finally, the study has been concluded with effective policy recommendations with an overview of study.

Keywords: Electricity, Consumption, Cost, Production, Textile.

IC-CICDC19-2020/153

HEALTH SECTOR IN INDIA – A STUDY

¹Dr. Seema Jhala

¹Assistant Professor, Indore Institute of Management and Research

²Ms. Manpreet Kaur Khurana

²Assistant Professor, Indore Institute of Management and Research

Abstract:- At the outset of Covid 19, the concern of health care started hovering around the Indian government and people due to the shortage of medical facilities. India is a highly populous country with high density of population. Indian economy is one of the fastest growing economies, with the increase in income; people s demand for quality health facility from government also increases. According to the Lancet report (2018), India s ranking in health sector is 145 among 195 countries regarding accessibility and quality. India s pharmaceutical sector is one of the largest exporters of generic drugs all over the world and having 17 health insurance schemes. This paper tries to understand despite having high growth rate and having favorable environment for pharmaceuticals companies why health sector is poor in India. The study reveals that there is shortage of Doctors and Nurses in India, there is lower expenditure in health sector and high private medical fees. The definition of poverty line excludes many vulnerable people from the access of subsidized health facility, like health insurance.

IC-CICDC19-2020/154

COMPARISON OF TAX AWARENESS BASED ON THE DEMOGRAPHIC CLASSIFICATION AND ASSESSMENT OF THE IMPORTANCE OF TAX LITERACY IN INDIA – AN EMPIRICAL ANALYSIS

¹Manpreet Kaur Khurana, ²Suraj Sharma

¹Assistant Professor

²Assistant Professor, Indore Institute of Management and Research, Indore

Abstract:- Purpose: The purpose of the study aims to have a comparative analysis of tax awareness, knowledge among males and females in our country. The paper will also focus

on the percentage of males and females contributing towards one of the most important sources of Government revenue generation which is particularly the direct taxation based on their income classification. It will also address the need of tax literacy among people in India and how to increase such knowledge. Tax awareness is an important component of tax plan. In India, tax on personal income takes away foremost part of earned income. As every individual assessee who have earned yearly income which is more than a limit as prescribed by the income tax law is liable to pay tax.

Design/methodology/approach: This study is undertaken to know the tax awareness and knowledge among males and females in India. Here data have been collected from 84 males and 84 females through self structured questionnaire. With the help of chi - square test we will test the different hypothesis framed. With the help of Pie charts, we will highlight the percentage of respondents who are actually disbursing tax to the government. The level of tax literacy among respondents is depicted with the help of pie charts.

Findings: In the whole study, we observed that females are more aware on the different parameters considered in the study except in case of tax awareness in respect of the due date of TDS returns and audit requirements. We also found that 86% of the respondents feel that tax literacy. In this paper, we have also summarized the tax awareness level among respondents in terms of percentages in respect of different parameters considered in the study.

Keywords: Tax awareness and knowledge, Tax literacy, Income level, Gender classification, Tax planning.

IC-CICDC19-2020/156

COVID-19 IMPACT – A MIX OF CHALLENGES AND OPPORTUNITIES IN HIGHER EDUCATION

¹K. Naveen Kumar, ²M. Hymavathi,

¹M.Com., MBA, Assistant Professor, Department of Commerce, Villa Marie Degree College for Women, Somajiguda, Hyderabad

²Assistant Professor, Villa Marie Degree College for Women, Somajiguda, Hyderabad

Abstract:- In the middle of March, the central government of India announced the closure of schools and colleges temporarily as a precaution to curb the spread of the novel corona virus. As the days pass by there is no immediate solution to stop the outbreak of this health crisis. The pandemic has greatly impacted the higher education sector which is a critical determinant of a country's economic future. This is a critical time for the education sector to handle the situation like, to conduct board examinations, admissions, entrance tests for various universities. There is a need to restructure the education system. One immediate measure is essential to ensure continuity of learning in the education sector like Government, private, and universities using technology like Video Conferencing software, and Learning Management System. This new trend in the education system can give rise to different opportunities and to be faced. This is the ideal time to explore opportunities and create a resilient educational system. The present research paper concentrates on opportunities and challenges in the education system in India.

Keywords: Education, Learning Management System, teaching, learning, educational system.

IC-CICDC19-2020/157

ROLE OF PLASTIC MONEY IN CASHLESS ECONOMY

¹Veronika Bhagoria, ²Dr. Sarita Rana

¹Research Scholar, School of Commerce, Davv, Indore

²Assistant Professor, St. Paul Institute of Professional Studies, Indore

Abstract:- Cashless economy simply refers to the economy where maximum transactions made are without using cash in physical form but in the digital form like credit cards, debit cards, e-wallets and electronic fund transfer (ECS, NEFT, RTGS, USSD, UPI, Aadhar based payment system etc.). Cashless economy is beneficial in many ways for the growth of the country. Plastic money is part of cashless economy which means use of cards for the

transactions instead of cash. The payments are made with the help of cards by the people of the country. Various types of cards are available in the market as per the convenience and liking of people. Here under this research the main purpose is to enlighten the role of plastic money in making the economy cashless and how it plays a major role in the economic growth.

Keywords: cashless economy, plastic money, debit card, credit card.

IC-CICDC19-2020/158

**ONLINE TEACHING AND LEARNING TECHNOLOGY IN EDUCATION IN POST COVID 19
PANDEMIC SITUATION – A SWOC ANALYSIS**

Dr. Shobhana Jain

Assistant Professor and Head of Commerce Department
Shree Cloth Market Institute of Professional Studies, Indore (M.P.)

Abstract:- The Covid 19 Pandemic has reshaped the way of teaching and learning in education system worldwide. E-learning tools and resources are being used by several educational institutions during the pandemic. Now it's necessary to carry out a SWOC-strength, weakness, opportunity and upcoming challenges- ANALYSIS of online teaching and learning technologies in post covid-19 situation and its importance in education. The final result consists of the synthesis of weaknesses and challenges as a basis of reflection and reporting for the administrative strategic management to the problem of e-learning educational services in the perspective of their optimization and suggestions and recommendations made for cracking opportunities to set new goals and objectives and move forward effectively for the betterment of the education industry through literature review analysis.

Keywords: Online teaching and Learning Technology, SWOC Analysis, Covid 19.

IC-CICDC19-2020/159

STUDY ON E-WAY BILL SYSTEM UNDER GST AND ITS PROCESS

¹Prachi Chourasia, ²Dr. Sarita Rana

¹Research Scholar, School of Commerce, Davv, Indore

²Assistant Professor, St. Paul Institute of Professional Studies, Indore

Abstract:- India, a fast-growing nation, faces the problem of tax evasion in key areas of the economy. A new digital reform as part of the Goods and Services Tax implementation in India, named as E-Way bill. Implementing the Bill E way system will have an effect on the economic system as the GSTN definition becomes more transparent, the new digitalization strategy will provide a number of advantages for those participating and will protect the government's interest. The GSTN system will be more transparent. This study is a theoretical analysis of the E-way bill system that has been adopted in India and is focused on secondary data gathered on different websites. The research also focuses on the process and its importance. The study found that the E-Way bill was a good step by the Indian government to enable goods, both inter-state and intra-state, to be transported, thus completely avoiding the space of tax evasion. To a large extent, the e-way billing system ensures transparency in the transit of goods and changes the image of the country as a whole by transforming the methods of verification and validation of the authenticity of transactions. It had been shown that corruption was minimized by the absence of human intervention.

Keywords: GST, Goods and Services Tax, E-way Bill, EWB.

IC-CICDC19-2020/162

A STUDY OF AWARENESS ON HIV/AIDS AND STIS IN RURAL PEOPLE OF KADI AND BAHUCHRAJI BLOCKS OF MAHESANA DISTRICT, GUJARAT (INDIA)

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Abstract:- The present study is a part of PhD study and the aim of study was to identify knowledge of HIV/AIDS and STIs among the rural population of two blocks of Mahesana district, Gujarat. India has committed to eliminating parent to child transmission of HIV and achieving 90-90-90 target by 2020 and to end AIDS by 2030. In this regard, if people do not know proper and correct knowledge regarding HIV/AIDS then how they will go for HIV testing and how India will get their first 90 as by 2020? To have this answer, this present study undertaken. The study constricted to 203 respondent (103 Female and 100 Male) from 13 villages of two blocks. Age group of respondent was between 19 years to 52 years. 71.5% of respondent know that HIV is preventable, among them male were 81.6% and Female were 61.8%. 12.8% rural population having comprehensive knowledge of HIV/AIDS. 37.1% respondent had suffered from STIs in last 12 months, among them 24.5% were visited government hospital for treatment. National Rural Health Mission program needs to be more intensively focus on HIV/AIDS and STIs issues for Rural Population for stigma and discrimination free environment for PLHIV and minimize the prevalence rate of HIV infection.

Keywords: HIV, STI, Stigma, Discrimination, Rural.

IC-CICDC19-2020/163

A STUDY OF CONSUMERS PURCHASE DECISION FOR GARDEN TOOLS

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Abstract - The study revealed that age has an impact on factors considered before purchasing the garden tools. The highest inclined is shown by the age category above 60 years and rest are as follows in descending order 40-60 years, 25-40 years and 18-25 years. The study advocate that age has an impact on the brand before purchasing the garden tools. The highest inclined is shown by the age category between 40-60 years and rest are as follows in descending order 18-25 years, 25-40 years and more than 60 years. The study clarify that income of respondents has an impact on expenses on garden tools. The highest inclined is shown by the income category of more than Rs. 100000 per months followed by in descending order of respondents having income between Rs. 60000-100000 and so on respectively.

IC-CICDC19-2020/164

**A STUDY OF POSITIVE IMPACT ON RELATION BETWEEN ORGANISATIONAL CLIMATE AND ORGANISATIONAL COMMITMENT
(With special reference to Academic Institution)**

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Introduction - Organization climate is defined as a set of perceived attributes of an organization and its subsystems as reflected in the way an organization deals with its member's, and issues. Organization climate can be defined as a relatively enduring quality of the internal environment that is experienced by the members, influence their behavior and can be described in terms of values of a particular set of characteristics of the

organization. In the field of organizational behavior and industrial/organizational psychology, organizational commitment is, in a general sense, the employee psychological attachment to the organization. It can be contrast with other work related attitude such as job satisfaction defined as an employee's feeling about their job, and organizational identification, define as the degree to which an employee experiences a "sense of oneness" with their organization. Commitment is the function of inherent sincerity of an individual, which develops the capacity to work hard and give good results even in poor and adverse circumstances. Effective employees consider commitment as both, the aspect of an individual and organizational importance. The person who is committed towards his job works with sincerity and honesty and efficiently sustain hard work which gives him internal satisfaction of pulling his optimum strength into work with genuineness. According to Mowday et al (1979) organizational commitment refer to the extent to which the employee demonstrate a strong desire to remain the member of the organization, the degree of willingness to exert high level of efforts for organization and belief and acceptance of the major goals and values of the organization. Mathieu and Zajac, (1990) has defined organizational commitment in several ways that signifies a bond between the individual and the organization. This study will show the relationship between organizational climate and organizational commitment.

IC-CICDC19-2020/165

PATANJALI AYURVEDA DOES HAND HOLDING OF BANKRUPT RUCHI SOYA

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Introduction - Over the years Ruchi Soya emerged as India's one of the largest makers of edible oil in India. The modest oil seeds proved to be its major boon. In the 1980s in Indore from an unostentatious commencement, Ruchi Soya paved the way on to grow soya chunks brand Nutrela into a household name. Among the top 250 consumer products companies Ruchi Soya bagged 175th rank in the "Global Powers of the Consumer Products Industry 2012", according to a report published by Deloitte Touche Tohmatsu (Deloitte). From end to end in India Ruchi Soya Industries Limited and its subsidiaries, occupy the production and trade of edible oils. They are market leaders with offerings from vanaspati, fats, and soya products. Along with soya chunks, granules, soya flour and soya bean processing by products are also key business areas. Ruchi group is also into exports of Agri-Commodities like raw cotton. It sources raw material directly from its close business allies, located at different locations throughout India. Ruchi group exports agri-commodities to various buyers, mills, and trading companies across the world. The company runs its seed business by extracting numerous varieties of seed. The company deals in other products like textured soy protein, soya flour, fruit juice, soya milk to name a few. The group also has plant & machinery (equipment), grains and FMCG products like gram, wheat, rice, maize, shorgum, seeds, coffee, soap, fresh fruit bunch, and seedling. In the year 2010, Ruchi group made Ruchi Industries Pvt. Ltd which is a wholly subsidiary. It also has a Singapore unit which engages in plantations and processing businesses and also acquisitions & investments in plantation companies etc.

Ruchi group was beaming with success on all fronts till they stepped into castor seed business. Castor oil extraction business resulted into the biggest tormentor. Though soyabean and palm oils constitute majority of Ruchi Soya's edible oil business and castor seed was a less significant portion of the pie. What made such a big edifice fall like pack of cards. This case tries to get into crux of the reasons for Ruchi soya to touch the ground. There is also an important player Patanjali whose role as a saviour comes into play.

IC-CICDC19-2020/166

CHALLENGE's AND OPPORTUNITIES OF LEGAL EDUCATION IN INDIA DURING COVID-19

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Abstract - This article offer insights of legal education system in republic India by locating it among a wider context of type and ways that of legal education in country and analyzing

that 'Is school of law a decent investment?' and what opportunities we've got during this field. The article makes some observations regarding history, gift and scope of legal education in Bharat. Asian country and explores the aims and objectives of legal education in India. The article then turns to technique of teaching and examinations and qualifications needed at every level during this field. Then it's within the gap between study and follow and therefore the attainable changes needed to be created within the existing course of study so as to enhance the legal education system and to form it additional relevant and meaningful during this globalized world. The article then considers the role of the Bar Council of Republic of India within the field of legal education like the ever-changing desires of the society the task of the lawyers is very technical and there's an important ought to have competent lawyers United Nations agency would be trained within the right culture of legal education. The article concludes with some reflection on the career opportunities and therefore the challenges that the system faces and therefore the attainable reforms within the Indian legal education system.

It has been two month ago of this global pandemic covid19 after which every educational institutions of the world are currently off. This is a national emergency time. Exams are getting postpone students are not able to come college and not able to continue studies ,but every students not possible to online classes can provide will to no help to some studies are the students who are studding law are some of the worst affected . as the law degree is one of the most important and professional degree in India.

Keywords: Legal education, Covid 19, ADR, Educational Institutions, Constitution of India.

IC-CICDC19-2020/167

**SOCIAL SECURITY POLICIES AND PRACTICES FOLLOWED IN LIC OF INDIA WITH
SPECIAL REFERENCE TO INDORE CITY**

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Abstract- In todays competitive world and modern life style of the people Social security is seems to be a universal need. It is fundamental human right as recognised by every individual, and it is also one of the important pillars in the Constitutions of the International Labour Organisation. In the General Comment no 19 (2007) on the Right to Social Security the UN Committee on Economic, Social and Cultural Rights clarified that the right to social security as "There is a right to every individual to gain and have social benefits, may be in cash or any kind, with no discrimination for the security against loss of work related income done by sickness, disability, maternity, injury at the time of employment, unemployment, old age, or death of a family member, unaffordable access to health care, and limited family support, specially for children and adult dependants. Many countries acknowledged and executed this concept, it was experienced that there is a need of instruments for social existence in the world wide. It is considered as one of the most important instrument for each and every individual safety and stability. It is one of the investments for an individual in long run instead of burden. It is one of the main function of HRM to examine and analyse the role, scope and benefits of social security measures, if the organization wants to increase its efficiency. To get the all clear images questionnaire and interview method was done, so that all the indicators like awareness, implementations, obstacles related to social security and consequences on effectiveness of organization, relationship between employee and employer relations should be determined. The present study is determined about the measures of social security in human resources (diverse employees) and its role and benefits provided by the LIC of India with special reference to Indore city.

Keywords: Social Security, Policies, Employees, LIC.

A COMPARATIVE STUDY ON APPLICATION OF HUMAN RESOURCES INFORMATION SYSTEMS IN IT AND BPO SECTOR POST COVID-19

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Abstract - A professional perspective in IT and BPO industry says that, after the pandemic Covid 19 situation, the major focus will be on providing services remotely. The most important aspect in order to keep their businesses afloat is the safety of their employees. Now the situation in both IT and BPO sector has been seen differently after the Covid'19. Earlier it was locations, people, center or city specific. Now, there are no specifications as the employees don't want to move from their location due to the fear of pandemic. Same way, the companies want to keep their workforce motivated with the same enthusiasm by giving them life protection at their end. In this regard, the role of HRIS has become very crucial. Human Resource Information Systems is a type of management systems that comprises of all the functions of human resources from man power planning, to managing to the development to designing strategies and leading to improvisation of core competencies of the employees that would off course gives competitive advantage to the company. This paper investigated the application of Human Resources Information Systems (HRIS) in IT and BPO sector. The study is primarily focused on collecting data through a structured questionnaire from the employees of IT and BPO sector and analyzing it for a fruitful outcome which defines the proper role of HRIS. Researchers have analyzed the data using statistical software and applied different tools to test hypothesis, reliability, sample adequacy, correlation and association between dependent and independent variables in order to meet the objectives of study. The study reveals that application of HRIS found varied among IT and BPO sector.

Keywords: HRIS, IT, BPO, application, Covid'19, HR etc.

THE FUTURE OF MACHINE LEARNING IN EDUCATION

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Abstract - Nowadays, Machine Learning (ML) is during a one among standalone in every of" one among the foremost promising application areas in a field of data Technology where its application scope is nearly unlimited. The appliance of machine learning in an education area is currently very interesting to researchers and scientists, and it's the most focus of our study. The machine-learning framework entails capturing and maintaining an upscale set of data and reworking it into a structured knowledge domain for various uses in various fields. Within the field of education, teachers can save time in their non-classroom activities by adopting machine learning. for instance, teachers can use virtual assistants who work remotely from the house for his or her students. This type of assistance helps to reinforce students' learning experience and may improve progression and student achievement. The aim of this paper is to gauge the possibilities of applying and using machine learning within the education area. This paper identifies and analyses suitable literature, research papers and articles so as to work out their categorization within the field of education, to work out the current trends of using machine learning in education, and to work out its current and Future applications.

Keyword: machine learning; education; student performance; student retention.

**AWARENESS OF FINANCIAL LITERACY AMONG WORKING WOMEN IN INDORE CITY-
A STUDY**

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Abstract - The study is focused on awareness of financial literacy among working women in Indore city. The reason for this study is to know the financial literacy among working women. India is the home of practically 20% of the total population with ¼th of its population despite everything living beneath poverty line and a pitiful part of this population being monetarily educated. Monetary educated is the capacity of an individual to comprehend the budgetary ideas and having required ability and information to settle on reasonable money related choices and make successful monetary arranging utilizing accessible budgetary assets. Receiving greatest reward by utilizing accessible assets is the fundamental part of budgetary education. It is simply overseeing cash upheld up by dependable choice. Fixed deposit was most appropriate investment in all income groups. Mutual fund was also investment option in all income groups. SIP investment option preferred by income group of 10,000-20,000 & 20,000-30,000. LIC investment option was famous in income group of 10,000-20,000. Fixed deposit investment option was preferred by all occupational group.

Keywords: Working women, financial literacy, and investment option.

**THE IMPACT OF TRAINING AND DEVELOPMENT ON FEMALES EFFECTIVENESS WITH
SPECIAL REFERENCE TO EDUCATION AND BANKING SECTOR IN INDORE REGION**

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AbstractPurpose: The main aim of the study is to investigate the impact of training and development program on female effectiveness in the banking and educational sector. Most of the research has been done just to check or identify the employees effectiveness and organizations productivity which helps employees and organization to fulfill its desired outcomes. The study do not found the effectiveness of training and development program on the female effectiveness as female are found to be less or equal to men in the organizations and how much this training program affects women effectiveness in performing and handling the task/work in the organizations.

Design/Methodology: The data were collected from 152 female employees who work in educational and banking sector. The reliability of the data has been checked (+0.827) although the study use authentic scale of some authors. The study applied the statistical tool to measure the variable by applying Frequency, factor analysis and chi-square.

Finding: The finding reveals that there is impact of training and development on female effectiveness. Although women have to face a lot of hurdles in performing family responsibilities along with their career. Training and development helps her in enhancing their competences level in the workplace.

Gap & Future work: Although the study was successful conducted but the sample size is small in number (152). Further the study will take the large sample with different geographical areas. The data were collected from female employee only. In future the data will be collected by both the gender so to know the impact of training and development on female effectiveness.

Originality/Value: The study explore a insider views and provide fresh perspective of women towards the training and development which helps in enhancing their career in educational and banking sector in Indore region.

Keywords: Training and development, female effectiveness, education and banking sector.

**A STUDY ON NON PERFORMING ASSETS(NPA) RECOVERY THROUGH LEGAL TOOLS
POST COVID-19****Abhiraj Singh Chauhan**

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Abstract - Banks plays a very crucial role within the economic development of any nation. Banks are the growth-drivers for any country and therefore the banking business is exposed to varied risk, like credit risk, liquidity risk, interest risk, market risk, operational risk and management risk. Apart from these risks the vital risk is recovery of the loans. The sound financial position of a bank depends upon the recovery of loans or its level of Non-performing assets (NPAs). Reduced NPAs generally gives the impression that banks have strengthened their credit appraisal processes over the years and growth in NPAs involves the need of provisions, which bring down the overall profitability of banks. The Indian banking sector is facing a significant problem of NPA. The Corona virus that emerged in Wuhan (China) has negatively affected all the countries and their economies whether big or small. Hence the impact can be felt all over and because of it the risk of recoveries for financial institutions has tremendously gone high. The legal tools which are available for recoveries are limited and it would be a more difficult now to recover due to this pandemic situation. This article analyze the recovery mechanism of NPAs with its three important wings i.e. recovery through Lok Adalat, DRTs and SARFASEI and its impact especially after the post covid-19 situation. The study is purely based on Secondary data collected from RBI data warehouse. The study finds that overall recovery mechanism in banking industry is very poor. Among the three wings recovery through DRTs is better than other two.

Keywords: NPA, Banking Sector, Lok Adalat, DRTs and SARFASEI.

IMPORTANCE OF E-LEARNING COURSES – A CONCEPTUAL STUDY**Dr. Sanjay Sharma**

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Dr. Priyanka Sharma

(Faculty, Department of Management Studies GACC, Indore)

Abstract - Electronic learning or e-learning has become popular and actively used at the Schools/Institute/universities. It is an approach for any educational institutions such as universities, colleges and institute which can provides benefits to both students and lecturers. Students and lecturers should be exposure to e-learning so that they will be able to apply and integrate e-learning in their teaching and learning activities. Hence, adequate training in educational technology is important and much needed so that they can apply their knowledge and skills in the future.

Keywords: E-Learning, Courses, India.

**A STUDY ON AWARENESS AND INVESTMENT PATTERN OF TAX SAVING
INSTRUMENTS OF AN INDIVIDUAL TAX PAYER****Reena Gupta**

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Sanjay Sharma

Associate Professor, IMIRC, Indore

Abstract - “Tax is what we pay for civilization and with tax, we buy civilization” Golden words of Justice Holmes. Income tax is a compound Tax that is paid on over all incomes received by, accruing, or arising of a taxpayer during a particular year. When the Tax rate goes high due to the remodeling in the various provisions of income tax act, Tax planning plays an important role to decrease the tax amount. Tax planning can be defining as assessment of one’s financial affairs without infringement the legal provisions of income tax act. It decreases the burden of tax amount of a taxpayer by taking the full advantage of deductions, exemptions, relief and rebates under the act. The problem of income tax is that taxpayer is not aware about all these deductions and provisions to reduce his tax liability.

Actually, the deductions, exemptions, rebates and reliefs have been available by the law to attain certain economic and social goals of the country. This study aims to know the most suitable tax saving instrument applied to save tax and to know the amount saved by using that instruments by the individual in Indore. Overall findings of the study reveal that deduction under 80D is the most adopted tax saving instrument and 80C is the second most adopted tax saving instrument.

Keywords: Income Tax, Tax Planning, Tax Saving Instrument, Tax Avoidance and Tax Evasion.

IC-CICDC19-2020/175

IMPACT OF COVID-19 & LOCKDOWN ON E-COMMERCE SECTOR

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Abstract – Electronic trade is simply one more approach to support or improve existing strategic policies. Or maybe, internet business is a change in outlook. It is a "troublesome" advancement that is fundamentally changing the customary method of working together. It is demonstrating gigantic business development in our nation. Expanding web clients have added a great deal to its development. Web based business has helped ventures from multiple points of view and included another business road through online retail industry in our nation. The current examination has been attempted to portray the current status of E-Commerce in India after the effect of entire country lockdown because of Pandemic COVID – 19 has made a tremendous ruin in numerous divisions, this investigation would empower us to comprehend its effect and issues on E-Commerce industry and its customers in India.

Keywords: COVID-19, Lockdown, E-Commerce.

IC-CICDC19-2020/176

A STUDY ON PHISHING ATTACK DURING THE COVID-19 LOCKDOWN

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Abstract - Phishing is a mendacious attempt for gathering the sensitive information like debit Master Card, net banking other secure details, user names and passwords. A standard approach in phishing is thru the utilization of messages and email communication with an embedded hyperlink. The detection and mitigation of phishing attacks are a big challenge because of the complexity of current phishing attacks. Existing techniques are often too time consuming to be utilized in the real world in terms of detection and mitigation time. Phishing is becoming more malicious during covid-19 lockdown and its detection and awareness is extremely important. Objective of this paper is to develop more security and protection requires by both users and enterprises towards the safe services. We discuss sorts of phishing, phishing attack impact during the covid-19 lockdown and methods to teach and train users against phishing.

Keywords: Covid-19 lockdown, phishing, two-factor authentication (2fa), security.

IC-CICDC19-2020/177

A COMPARATIVE STUDY OF ONLINE LEARNING AND CLASSROOM LEARNING IN THE ERA OF COVID-19

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Abstract - India is fighting against the pandemic, covid-19. These pandemics affect the first health crisis and the country's economy. The spread of corona virus across the world has also affected the education sectors like the other prominent sectors of the country. The

pandemic has made nationwide lockdown due to this all the school, colleges, institutions, universities and educational systems are closed. This pandemic has created the dicey situation for all educational stakeholders. To rid off the problem or to overcome the challenges all the institutions decide to adopt the new method of teaching i.e. online teaching. Hence through this research work, the researchers have tried to analyze the comparative difference between traditional teaching and online teaching in the perspective of all stakeholders. and would find out the answer that does this pandemic (Covid_19) has a serious impact on education and learning ? To conduct this study, total 248 responses were collected through self designed structured questionnaire and with the help of SPSS 16.0 independent t test and One Way Anova is used to analyze the student's preference among online and classroom teaching.

Keywords: Online Teaching, Classroom Teaching, covid-19, pandemic.

IC-CICDC19-2020/178

COVID - 19 AND EDUCATION SECTORS IN INDIA - CHALLENGES AND OPPORTUNITY

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Abstract - The spread of pandemic Covid-19 has radically disrupted each part of human life including education. It has created an unprecedented test on education. In various educational institutions around the world, campuses are closed and teaching-learning has moved online. Everyone has the Right to Education as a basic Human Right. It is necessary for the development of a human. It is an obligation on the government to provide education to all citizens. It is included in the Right to Life which is provided under Article 21 of the India Constitution. No individual can be assured of human dignity unless his personality is developed and the only way to do that is to educate him.

The 42nd Constitutional Amendment Act, 1976 included the subject **"Education"** in the Concurrent List of the Indian Constitution. There are lots of challenges in India to access free and compulsory education. This Paper point out the challenges in providing education to all. In this Paper, we will also discusses the constitutional provision to Right to Education and this article also highlights on major impacts of Covid-19 on Education Institutions in India.

Keywords: Covid-19, Right to Education; Free and Compulsory Education; Constitution; Combating Challenges, Fundamental Right.

IC-CICDC19-2020/179

OPPORTUNITIES AND THREATS POST COVID-19 ON EDUCATION SECTOR IN INDIA

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"The great thing in this world is not so much where you stand, as in what direction you are moving." – Oliver Wendell Holmes

Abstract - The Coronavirus, that started in city WUHAN (China), has unfolded to develop and underdeveloped countries, with the best impact being up to now on the developed countries like America, Italy, etc. the most important impact of internment has been on the economy, here we have a tendency to cannot exclude the impact principally on Education, the normal Education that internment accustomed to bring back students is currently utterly stop working somewhere. The impact of LOCK-DOWN on education has been mentioned during this paper issue, the education issue has become terribly massive and equally within the future, exams altogether colleges and faculties in India are off, principally on ancient education of scholars, and what they believe a on-line education throughout the internment amount and its consequences, with the assistance of many queries. The knowledge has been collected here this.

As the Indian education system was principally supported the offline system and categories. Most of the Colleges and schooling sector was all supported offline education system must choose the web categories for empowering the education, and for the advantages of the scholars. Many colleges at intervals the country have switched to online categories. Thanks to the internment however one in four students is unable to connect as

a result they don't have a portable computer, desktop, or tablet, in keeping with a survey by economic times. [1].

IC-CICDC19-2020/180

STUDY OF APPLICABILITY OF CAPITAL ASSET PRICING MODEL ON RELIANCE INDUSTRIES

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Chandra Bhooshan Singh

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Abstract- The paper studies the application of the Capital Asset Pricing Model for the Indian Stock Market daily stock return of Reliance Industries listed on the National Stock Exchange for the period of 1st July 2015 to 31st July 2020. The finding of this study is validating the theory's basic result that higher the risk(beta) higher the level of returns. The study shows that stock with high beta can outperform the index returns and can be a strong bid to hold the stock in the long run.

Keywords: CAPM, Reliance Industries Ltd, NSE, Nifty 50.

IC-CICDC19-2020/181

CHARACTERIZATION OF SILICON SOLAR CELL

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Abstract - In this paper we mainly concerned with the study on characterization of silicon solar cell. We also observe that its physical properties.

Keywords: Commodities, Alternate Source, Strides, Incident, Conversion.

IC-CICDC19-2020/182

STRUCTURAL STUDIES OF TETRA - DENTATE: SCHIFF BASE, TETRA DENTATE LIGANDS, POLYDENTATE & AMBIDENTATE LIGANDS

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Abstract - In this paper we mainly study on Structural Studies of Tetra - Dentate: Schiff Base, Tetra Dentate Ligands, Polydentate & Ambidentate Ligands. Which give extension some known results in the literature listed in the references?

Keywords: Structural Studies, Tetra Dentate, Ligands, Interaction.

IC-CICDC19-2020/184

VIRTUAL OUTREACH IN HIV PREVENTION PROGRAM IN COVID 19 PANDEMIC

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Abstract- As per the INDIA HIV estimation 2015 report, adult (15-49 years) HIV prevalence India was estimated 0.26% in 2015. The total number of People Living with HIV (PLHIV) in India was estimated at 21.17 lakhs and new infections were around 86 thousand in 2015. Targeted Intervention (TI) program is one of the most important strategies under National AIDS Control Program. This comprise of preventive interventions working with focused client population in a defined geographic area where there is a concentration of one or more High Risk Groups. TI projects provided a package of prevention, support and linkages services to HRGs through outreach-based services delivery model. The COVID-19 Pandemic poses new challenges for reach out HRGs for HIV prevention activity especially for behavior change communication. Before the pandemic, TI projects staff was visited to hotspots where HRGs are soliciting their client but now it is not possible. Social media platforms, including

mobile technology and social networking sites, are being used so can increase the use of social media platforms for virtual outreach activities in HIV prevention program? What is limitation of using social medial platform, mobile technologies with the HRGs? Such type of issue is covered in this paper and trying possible solution for using and increasing virtual outreach activity in TI projects.

Keywords: HIV, virtual, HIV, Outreach.

IC-CICDC19-2020/190

MARKING & MEASUREMENT OF LONG JUMP

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Introduction - Standing Long Jump Test (Broad Jump) The Standing long jump, also called the Broad Jump, is a common and easy to administer test to explosive leg power. It is one of the fitness tests in the NFL Combine. The standing long jump was also once an event at the Olympic Games, and is also an event in Sports Hall competitions in the UK and part of the power quadrathlon and jumps decathlon assessment.

IC-CICDC19-2020/195

A STUDY ON HUMAN RESOURCE DEVELOPMENT IN COOPERATIVES

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Abstract - Human resources development is an important component for the success of any organisation. Human resource management plays a crucial role in the implementation of strategic management in cooperatives. It has, however, not been accorded the importance it deserves in the cooperative institutions. The existing organisational design of most of the cooperatives does not conform to the basic principles of human resources management of a sound institution. The cooperatives are generally headed by a committee of elected members, who are not necessarily professionals. The cooperatives will have to evolve sound personnel policies encompassing proper manpower planning and assessment. It is necessary to evolve scientific staffing norms. There should also be a conscious policy for developing the second line of management in all key functional areas. Conscious and well specified HRD principles in crucial areas like recruitment, placement, training, career progression, managerial grooming, etc., are lacking in most of the cooperatives. There was no evidence of an objective system involving professional guidance for recruitment in cooperatives in several states. Therefore, it is necessary to study on human resource development in cooperative. This paper attempts to analyse the human resource development in cooperatives. A diagnostic research design (theoretical analysis) is followed in the present study. Empirical results show human resource management and development in cooperatives are not effective.

Keywords: Human Resource Development, Cooperatives, Management, Training, Education, NSUI.

IC-CICDC19-2020/196

CONCEPTUAL RESEARCH BASED ON CUSTOMER USAGE INTENTION OF MOBILE COMMERCE IN INDIAN COUNTRY

Devadutta Indoria

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Abstract -

Purpose – Versatile trade is a wide term utilized for portable banking, versatile tagging, portable coupons, buying of merchandise and enterprises utilizing cell phones. Thinking about versatile infiltration and changing ways of life of the Indian populace, it has tremendous potential. The reason for this paper is to research the components affecting the reception goal of versatile business.

Design/methodology/approach – For the study, a research model was developed based on constructs from the technology acceptance model and innovation resistance theory and a literature review on research related to usage intention of similar technologies which was then empirically tested using second generation statistical technique of SEM.

Findings – Seen handiness, seen convenience and social impact are discovered to be critical elements of innovation selection status to utilize portable trade while encouraging conditions were not discovered to be huge. The outcomes likewise demonstrate apparent validity hazard characterized by security danger and protection hazard is fundamentally connected with conduct goal in negative connection, which shows that security and protection concerns are significant in discouraging clients from utilizing portable trade.

Research limitations/implications – This study proposed and validated a new construct – technology adoption readiness. The study developed an integrated model for behavioural intention towards financial innovations.

Practical implications – Knowing the factors affecting customers' behaviour towards mobile commerce and the relationship between these factors, various banks, merchants and mobile service providers can develop their marketing strategies to ensure that people use this new service. This in turn will influence the behavioural intention and change these intentions to actual adoption of this new technology.

Originality/value – This examination is one of only a handful few observational investigations which have explored the selection of portable business in India, which is viewed as one of the quickest developing nations as far as versatile use. The examination identifies with incorporation of both utilitarian and believability part of selection expectation. It gives an experimental premise on which portable and banking organizations can base their versatile installments showcasing methodology.

Keywords: Mobile commerce, Technology acceptance, Innovation, Customer adoption, India, Mobile communication systems, Consumer behaviour.

IC-CICDC19-2020/198

CAUSES AND EFFECTS OF COMMUNICATION BREAKDOWN IN AN ORGANISATION

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Introduction - The modern world is information oriented, this management becomes More concerned about communication with employees. Hence communication is vital tool for effective management in an enterprise. The need for effective communication has become paramount because most managers found it difficult to understand why efficiency is not as certain in an organisation.

However, communication integrates, coordinate and synchronise organisation activities. In an organisation, there is a need for harmonization of overall activities, this can be done through communication. According to Kooning H. Weihrich (2008) 12th Addition of management at global and entrepreneurial perspective Page 22 defined communication as the process of transferring information meaningfully from one to another. Communication is a fundamental aspects of all human interactions: through languages, humanity has recorded its history and transmit its culture from one generation to another.

The ability to communicate has enable human being to build societies, organisation and other social groups that make for survival and social well-being. Communication constitutes about 60% managers tasks. It takes the following form: directive Conservation, request and instruction. The mix include not only oral and written form of one communication but gestures, positive dress and other visual signals.

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A INTANGIBLE MODEL OF TRADEMARK RETRIEVAL BASED ON CONCEPTUAL SIMILARITY

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Abstract - The rapid expansion of e-commerce at the beginning of 21st century has had a significant impact on intellectual property management. A particular area of concern is the

misuse of trademarks and trademark protection. Trademarks are proprietary words and images with high reputational value; they are important assets, often used as a marketing tool, which require infringement protection. One of the issues considered during infringement litigation is the visual, conceptual and phonetic similarity of different trademarks. In particular, the conceptual similarity of trademarks is an area never previously studied in information retrieval. This paper focuses on this important aspect by proposing a conceptual model of the comparison process, aimed at retrieving conceptually similar trademarks. The proposed model employs natural language processing and semantic technology to compute the conceptual similarity between trademarks.

Keywords: Trademark infringement, trademark retrieval, information retrieval, semantic technology, semantic similarity.

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“EFFICIENT SHARABLE AND REACHABLE MOBILE HEALTH SYSTEMS: CURRENT STATE, CHALLENGES, SOLUTIONS AND GAPS,”

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Abstract - Mobile data collection systems (MDCS) in the health sector are of great benefit to health care providers and community workers especially in low-resource settings. MDCS enable the extension and provision of health services closer to the community by enabling data collection and diagnosis without the patient being in a hospital setting. MDCS, however, face a number security challenges including authentication and authorization of users, secure communication between a mobile client and the server, and secure application deployment. This paper provides a criteria and guidelines for evaluating an authentication model for MDCS. The criteria encompass key authentication dimensions including proper local and remote authentication, password management and recovery especially with no Internet connectivity. We assess the authentication models using two reference systems that are widely used in low-resource settings, namely, District Health Information Software (DHIS 2) and mUzima. The findings reveal gaps in the authentication model of the reference systems including insecure authentication, insecure storage of user credentials on the mobile device and no proper automatic logouts, among others.

Keywords: Authentication, Servers, Mobile handsets, Mobile communication, Data collection, Authorization.

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INTELLIGENT SENTIMENT ANALYSIS FRAMEWORK USING HYBRID SUPERVISED AND UNSUPERVISED MINING

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Abstract - An intelligent sentiment analysis framework using the text data in the form of feedback and reviews from the portals of e-commerce companies. The intelligence in the emotional mining process is required because of the randomness and unorganized structure of the available data. Naïve Bayes A classification model has been derived and proposed for the machine learning-based sentiment analysis framework. The proposed model is implemented in the big data environment to present the capability of the work in a real-time situation. The data used for the classification of the sentiments under four classes positive, negative, neutral, and unsure is collected through the Amazon e-commerce company's available dataset. The dataset resembles the reviews and feedbacks in the form of text representing the perception of the users towards the products. The thought behind a suggestive opinion is also called the sentiment which presents the feeling of a person towards any topic or product. The keywords are being extracted from the statement and

analyzed through scientific approaches. These approaches include the statistical approach as well as intelligent approaches like machine learning. Various machine learning algorithms have been presented by the researchers like the random forest, decision tree, ensemble method, neural network-based method, etc. These approaches are further been classified as supervised and unsupervised learning methods. This paper concludes with an experimental analysis and observes the growth of different parameters.

Keywords: Sentiment Analysis, Supervised and Unsupervised Learning.

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ANALYSIS OF RECOMMENDATION SYSTEM FOR PERFORMANCE ENHANCEMENT TO TEACHING FACULTY

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Abstract - This paper has presented a recommender system to evaluate the performance of teachers and generate the suggestions for the betterment. This machine learning based recommender system evaluates the performance of teaching faculty on the basis of various performance parameters. Student's academic and research performance can be greatly improved using these recommendations offered by the proposed system. The dependency of this process of evaluation of teaching process through a recommender system on various parameters makes it a very complex problem. This complexity has attracted many researchers to augment some intelligent strategy with the conventional methods to present an effective and efficient system. The quantitative parameters generated during the teaching learning process like the marks obtained by the students, quality of students intake, research efforts by the teachers, experiential learning, innovative teaching process, etc can be used in this system to derive a performance evaluation mechanism. Many statistical, stochastic and machine learning algorithms have been derived over the last decade and have been implemented successfully in variety of applications. The potential of these decision making framework has been proved through many of its applications in different fields of engineering.

Keywords: Recommender Systems, Enhancement, Dynamic Models, Latent class models.

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THE IMPACT OF PERCEIVED SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION: AN EMPIRICAL STUDY ON HUYUNDAI MOTORS, ROURKELA

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Abstract - In the present dynamic scenario in the Indian automobile industry, service quality has become one of the most important factor of interest to academic researchers. The purpose of this paper is to determine the dimensions of perceived service quality and investigate their impact on customer satisfaction in the Indian automobile context. On the basis of the empirical study, the authors validate a measurement model using structural equation modeling for investigating the impact of perceived service quality dimensions on customer satisfaction. The study sample consists of 294 respondents in the Rourkela region of India; the data were collected through a structured questionnaire utilizing a five-point Likert scale while implementing a purposive sampling technique. It was observed that them image which customer carries for the perceived service plays an important role in achieving satisfaction level for the given service.

Keywords: Service Quality, Hyundai Motors, Customer Satisfaction.

अनिता नाईक

असि. प्रोफेसर, एक्रोपोलिस इंस्टिट्यूट ऑफ मैनेजमेंट स्टडीज एंड रिसर्च, इंदौर

शोध संक्षेप— समाज के रचना विधान में नारी के माँ, पत्नी, प्रेयसी, पुत्री, बहन आदि अनेक रूप हैं वह अनुकूल परिस्थितियों में देवी है तो प्रतिकूल विषम परिस्थितियों में दुर्गा भवानी है वह ईश्वर सृजित प्रकृति की समरूप गाड़ी का एक पहिया है जिसके बिना समग जीवन ही पंगु वह अधूरा है महादेवी वर्मा के अनुसार— “नारी केवल मांस पिंड की संज्ञा नहीं है आदिम काल से आज तक विकास पथ पर पुरुष का साथ देकर, उसकी यात्रा को सरल बनाकर, उसके अभिशापो को स्वयं झेल कर और अपने वरदानों से जीवन में अक्षम शक्ति भरकर मानव ने जिस व्यक्तित्व चेतना और हृदय का विकास किया है उसी का यथार्थ नारी है” प्रस्तुत शोध पत्र में महिला कथाकारों की कथाओं द्वारा महिलाओं के ‘व्यवसाय रूपांतर’ में सहयोग की भूमिका का अध्ययन किया गया है शोध का मुख्य उद्देश्य था कि स्वतंत्रता प्राप्ति के पश्चात महिलाओं के व्यवसायिक दृष्टि के परिप्रेक्ष्य में चयनित महिला कथाकारों की चयनित कथाओं का अध्ययन करना तथा कथाओं में वर्णित महिला पात्रों द्वारा समाज व देश के ‘व्यवसायिक रूपांतर’ का वर्णन—विश्लेषण करना। प्रस्तुत शोध पत्र में शोधार्थी द्वारा महिला कथाकारों की चयनित कथाओं का अध्ययन कर पाठ्य विश्लेषण एवं मूल्यंकनात्मक शोध प्रविधि द्वारा शोध अध्ययन किया गया। इन चयनित कथाओं के कथा-पात्रों (महिला) के चरित्र का अध्ययन व्यवसायिक रूपांतर दृष्टि से कर यह निष्कर्ष प्राप्त किया गया कि इन महिला कथाकारों ने अपनी कथाओं में व्यवसायिक रूप से प्रतिबद्धता महिला पात्रों द्वारा दर्शाकर व्यवसायिक रूपांतर में अपना सहयोग दिया है, इस प्रकार इस विकासात्मक कार्य में महिला कथाकारों की भूमिका का महत्व पाया गया है।

की-वर्ड— महिला कथाकार, महिलाएं, व्यवसाय, आर्थिक समस्याएँ, स्वावलंबन, आत्मनिर्भर, परिस्थितियाँ आदि।

निधि पाटीदार¹, डॉ. सुरेन्द्र बिहारी गोस्वामी²¹शोधार्थी, वाणिज्य संकाय, सरोजिनी नायडू शासकीय कन्या स्नातकोत्तर स्वशासी महाविद्यालय, भोपाल²प्राध्यापक, वाणिज्य संकाय, सरोजिनी नायडू शासकीय कन्या स्नातकोत्तर स्वशासी महाविद्यालय, भोपाल

सारांश (Abstract):— ग्रामीण वित्तीय बाजार में स्वतंत्रता के तुरंत बाद की अवधि में बाजार में विभिन्न गैर-संस्थागत वित्तीय स्रोतों जैसे साहूकारों, व्यापारियों, निविष्ट आपूर्तिकर्ताओं, बड़े किसानों आदि का वर्चस्व था इसके बाद सामाजिक दबाव और सार्वजनिक नीति के दबाव से किसानों को संस्थागत वित्त की उपलब्धता रही है बैंकों के राष्ट्रीयकरण क्षेत्रीय ग्रामीण बैंकों की स्थापना, शाखा नेटवर्क का विस्तार प्राथमिकता प्राप्त क्षेत्र, ऋण मापदंड, लीड बैंक क्षेत्र योजना जैसे उपायों के फलस्वरूप संस्थागत स्रोतों द्वारा संवितरण सुलभ हुआ और इन स्रोतों ने किसानों को 1991 तक लगभग दो-तिहाई किफायती ऋण प्रदान किया 27 मार्च 2019 तक लगभग 35.27 करोड़ खाते खोले गये हैं जिनमें से 59 प्रतिशत ग्रामीण, अर्ध शहरी क्षेत्रों में हैं। इसके अतिरिक्त वर्ष 2014 में प्रधानमंत्री जन धन योजना शुरू की गई जिसे वित्तीय समावेशन के लिए अब तक के सबसे व्यापक उपायों में गिना जा सकता है।

शब्द कुंजी:— नाबार्ड, ग्रामीण अर्थव्यवस्था, वित्तीय समावेशन।

स्वाति पाटीदार¹, डॉ. सुरेन्द्र बिहारी गोस्वामी²¹शोधार्थी, वाणिज्य संकाय, सरोजिनी नायडू शासकीय कन्या स्नातकोत्तर महाविद्यालय, भोपाल²प्राध्यापक, वाणिज्य संकाय, सरोजिनी नायडू शासकीय कन्या स्नातकोत्तर महाविद्यालय, भोपाल

शोध सारांश:— किसी भी संस्था का संचालन और सम्पूर्ण विकास उसके पूँजी के स्वरूप या प्रकार के निर्धारण से सम्बन्धित होता है संस्था की कुल पूँजी का कुछ भाग सम अंशों में कुछ भाग पूर्वाधिकार अंशों में और ऋणपत्रों एवं बन्धपत्रों में वितरित किया जाता है वित्तीय प्रबन्धक द्वारा इन विभिन्न प्रतिभूतियों के बीच पारस्परिक अनुपात का निर्धारण अनेक मान्यताओं एवं परिस्थितियों के संदर्भ में किया जाता है वित्तीय प्रबन्धक द्वारा प्रतिभूतियों के बीच अनुपात निर्धारित करते समय अनेक तथ्यों को ध्यान में रखा जाता है। अतः पूँजी ढाँचा इस प्रकार का होना चाहिए कि व्यवसाय के स्वामियों के हितों की सुरक्षा हो सके और उन्हें अनुकूलतम आय हमेशा मिलती रहे अतः उचित पूँजी ढाँचे के निर्माण हेतु पूँजी संरचना का विश्लेषणात्मक अध्ययन एवं प्रबन्धन अति आवश्यक है।

अध्ययन का प्रारंभ पूँजी संरचना की प्रस्तावना, अध्ययन का औचित्य, साहित्य का पुनर्वलोकन और उद्देश्यों के साथ किया गया है शोध प्रविधि, आँकड़ों का विश्लेषण एवं निर्वचन, निष्कर्ष एवं सुझाव अध्ययन के अन्तर्गत शामिल है मध्यप्रदेश राज्य नागरिक आपूर्ति निगम के आय विवरण तथा स्थिति विवरण के आधार पर आँकड़ों का विश्लेषण किया गया है तथा विभिन्न अनुपातों के आधार पर यह दर्शाया गया है कि किसी संस्था अथवा कम्पनी में पूँजी संरचना का निर्माण किस प्रकार किया जाता है। जिससे एक आदर्श पूँजी ढाँचे का निर्माण हो सके।

शब्द कुँजी:— ऋण समता अनुपात, स्वामित्व अनुपात, शोधन क्षमता अनुपात, पूँजी संरचना।

IC-CICDC19-2020/161

प्राचीन साहित्य, अनुशासन एवं समय पालन का वर्तमान शिक्षा प्रणाली में महत्व का अध्ययन

डॉ वंदना मिश्र, (सहा. प्राध्यापक)

डॉ मनीष दुबे, (सहा. प्राध्यापक)

श्री वैष्णव वाणिज्य महाविद्यालय, इंदौर

सारांश— प्रस्तुत शोध पत्र में अनुशासन एवं साहित्य की प्रासंगिकता को प्रतिपादित करने का प्रयास किया गया है। अनेक सीमाओं एवं कठिनाइयों के कारण यद्यपि प्रस्तुत अध्ययन काफी संक्षिप्त है, फिर भी जो तथ्य सामने आए हैं वे किसी सीमा तक अध्यापकों एवं समाज का मार्गदर्शन कर सकते हैं। किसी भी वैज्ञानिक शोध का उद्देश्य निष्कर्ष प्राप्त करना है, इसी क्रम में कुछ निष्कर्ष का संकलन तथा सारांश का सामान्यीकरण करने के लिए संतुष्टि प्रस्तुत की जाती है। यदि शिक्षा के क्षेत्र में खोए हुए प्राचीन गौरव को प्राप्त करना चाहते हैं तो जीवन पर्यंत अपने ज्ञान के क्षेत्र में वृद्धि करने के लिए अनुशासन व समय पालन की महत्वता की पुनर्स्थापना के लिए प्रयासरत रहने की आवश्यकता है।

सभी कालों में शिक्षा व साहित्य समान रूप से प्रभावित तत्व रहा है। प्राचीन भारतीय शिक्षा व्यवस्था में अनुशासन व साहित्य का अत्याधिक महत्व है। यह सर्वमान्य है कि इस वर्तमान शिक्षा व्यवस्था में समाविष्ट करके ही भ्रातृबन्धु विश्वगुरु बनाए रखा जा सकता है जिसमें साहित्य महत्वपूर्ण भूमिका का निर्वाहन करता है।

कुँजी शब्द — पुनर्स्थापना, विश्वगुरु, समाविष्ट।

IC-CICDC19-2020/189

शिक्षक एवं व्यावसायिक नैतिकता TEACHER & PROFESSIONAL ETHICS

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सारांश— नियम एवं सिद्धान्त होने से व्यवसाय को एक आधार प्राप्त होता है जिस पर चलकर वह अपना विकास करता है। नियम एवं सिद्धान्त सभी व्यावसायिक कार्यों में एक रूपता लाने में सक्षम होते हैं। यह व्यवसाय की प्रकृति भी एक सीमा को नियंत्रित करते हैं। अतः किसी भी व्यवसाय में नियमों एवं सिद्धान्तों का बहुत महत्व होता है।

IC-CICDC19-2020/192

प्राचीन भारत में सामाजिक एवं धार्मिक चेतना का स्वरूप

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सारांश :- चेतना के कारण मानव मन सहज प्रतिक्रिया करता है। मानव में चेतना निरंतर विकसित होती रहती है। जैसे-सामाजिक एवं धार्मिक चेतना। जो प्राचीन से अब तक एक गंभीर अध्ययन का विषय वस्तु रहा है।

समाज में मानव के जीवन से संबंधित कार्य सुचारु रूप से चलते रहते हैं। सामाजिक चेतना भाव समाज और चेतना इन दोनों भावों से बना है। प्राचीन भारतीय समाज में रहनेवाले लोगों का एक सार्वजनिक उद्देश्य होता था जो सहयोग की भावना से प्रेरित रहता था इन महत्वपूर्ण विचारों को केन्द्र में रखकर ही सामाजिक चेतना को परिभाषित किया जाता था। जनमानस में अपने निर्दिष्ट उद्देश्य के प्रति जागरूकता का अभाव रहता था।

प्राचीन भारत में लोगों का सामाजिक एवं धार्मिक विकास वेदों के अध्ययन पर भी निर्भर करता था। वेदों के आधार पर एवं इनके अध्ययन के अनुरूप मानव एवं मानव समाज प्राचीन काल में मुख्यतः भारत में, जिसे आर्यावर्त की संज्ञा दी जाती थी का स्वरूप प्रभावित होता था। वेदों के अध्ययन से प्राचीन भारत को व्यक्तियों में भुद्धता एवं सौम्यता के साथ ज्ञान का भी प्रादुर्भाव हुआ। प्राचीन भारत के लोगों का जीवन, रहन-सहन, शिक्षा-दीक्षा एवं उनकी चेतना का स्वरूप धीरे-धीरे बदलता रहता था। अतः उसे प्राचीन भारत में वैदिक युग भी कहा जाता था। प्राचीन भारत के मानव में आर्थिक एवं वैश्विक चेतना का भी अभाव रहा है। परन्तु प्राचीन भारत में विस्तारवादी नीतियों के अनुरूप क्षेत्र विस्तार का कार्य हुआ।