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**Dr. Arun Patil**

Principal

Date:

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### CRITERION III

<b>KEY INDICATOR</b>	<b>3.3: Research Publication and Awards</b>
<b>METRIC NO.</b>	<b>3.3.1: Number of research papers published per teacher in the Journals notified on UGC care list during last five years</b>

3.3.1.1: Number of research papers in the Journals notified on UGC care list year wise during last five years

Item	Year				
	2021-22	2020-21	2019-20	2018-19	2017-18
Number of Research Papers	08	12	08	06	02
Total number of Research Papers	36				
Average number of Teachers	38				
Number of Research Paper per Teacher	0.38				



*Patil*  
Dr. Arun R. Patil  
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**List of Research Publications: Academic Year 2017-18**

Sr. No.	Title of the Paper	Name of the Author/s	Name of the Journal
1	An analytical Study on Contribution of Soft Skills of an Enterprenuer into Succее of Start ups in IT Sector in India, in the perspective of Economic Reforms 2013-14.	Madhura P Thite	International Research Journal of Multidisciplinary Studies (IRJMS)
2	New Soft Skill Dimension of Employee Management in Information Technology Passion & Performance Relationship	Madhura P Thite	Ajanta - An International Multidisciplinary Quarterly Research Journal

Principal



**Dr. Arun R. Patil**  
PRINCIPAL

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STATE LEVEL SEMINAR ON  
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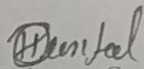
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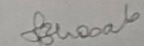
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## Certificate

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Conference on "Passion & Relationship - A new HR Mantra" held on 16<sup>th</sup> & 17<sup>th</sup>  
February at Dnyansagar Institute of management & Research , Pune.

Dr. Sajid Alvi  
Director

Dnyansagar Institute of Management & Research



**List of Research Publications: Academic Year 2018-19**

Sr. No.	Title of the Paper	Name of the Author/s	Name of the Journal
1	Origin and Development of Venture Capital	Asst. Prof. Bhakti Joshirao	Kalpsamiksha
2	A Review and Forestalling Road Accidents Using Machine Learning	Prof. Sudhir Chitnis	International Journal of Research and Analytical Reviews
3	Voices of Oppressed Women in Anita Desai's Novels	Asst. Prof. Rupesh Mandlecha	National Conference on "Literature of Protest"
4	A study of Swabhiman Scheme of Financial Inclusion in India a Case Study of Shivari Village Pune	Swati Vinayak Joshi	2nd International Multidisciplinary Conference
5	Agri Business Risk Assessment and Management Process	Poonam Jadhav	International Peer Reviewed & Referred Scholarly Research Journal for Interdisciplinary Studies
6	A Review and Forestalling Road Accidents Using Machine Learning	Swati Patil	International Conference on Internet of things (IOT) and it's applications

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**Dr. Arun R. Patil**  
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## KALPA SAMEEKSHA

18<sup>th</sup> & 19<sup>th</sup> Dec 2018

This is to certify that Prof. / Dr. / Mr. / Ms. Bhakti Abhijit geshi  
Rao. of Vishwakarma College of Arts & Science.

College / Institute has participated / presented a research paper / chaired session / as a resource person during the conference.

He / She has presented / published a paper entitled Origin and Development  
of Venture Capital.

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Principal In-Charge

Prof. Chetan Wakalkar  
Group Director - IGI & Chief Patron

Dr. Tarita Shankar  
Chairperson - IGI & Chief Patron



## ORIGIN AND DEVELOPMENT OF VENTURE CAPITAL

Prof. Bhakti Abhijit Joshi Rao

### ABSTRACT:

*The venture capital investment helps for the growth of innovative entrepreneurs in India. Venture capital has developed as a result of the need to provide non-conventional, risky finance to new ventures based on innovative entrepreneurship. Venture capital is an investment in the form of equity, quasi-equity and sometimes debt - straight or conditional, made in new or untried concepts, promoted by a technically or professionally qualified entrepreneur. Venture capital means risk capital. It refers to capital investment, both equity and debt, which carries substantial risk and uncertainties. The risk envisaged may be very high may be so high as to result in total loss or very less so as to result in high gains. Venture capital is generally regarded as risk capital. The venture capital investor thus looks for markets with tremendous growth potentials to be exploited with entrepreneur towards a highly rewarding relationship. To foster the growth of better technology new risky lines of business need support in the form of venture capital. The venture capital investment is a medium term high risk investment. The concept of venture capital has gained momentum in high risk oriented industrial wheel of world economy during last five decades and it is of recent takeoff in the horizon of Indian financial system.*

### DEFINITIONS:

The European Venture Capital Association describes it as risk finance for entrepreneurial growth oriented companies. It is investment for the medium or long term return seeking to maximize medium or long term for both the parties. It is the partnership with the entrepreneur in which the investor can add value to the company because of his knowledge, experience and contact base.

Jane Koloski Morris, editor of the well known industry publication, venture economics, defines venture capital as "providing seed, start - up and first stage financing" and also "funding the expansion of companies that have already demonstrated their business potential but do not yet have access to the public securities market or to credit oriented institutional funding sources".

Venture capital can be defined as "funds that are generally invested in the form of equity or quasi - equity which rarely affords any guarantee. Investments may take the form of simple shareholder's equity (common or preferred shares), as well as options, warrants, convertible debentures and other vehicles. The structure of the investment generally depends on the company's need and its stage of development, taking into account the objectives of both the entrepreneur and the investor."

**Base of Study:** Descriptive

**Research Problem:**

Have researched about origin and development of venture capital in India as it is one of the upcoming method of financing.



Certificate of Publication



**INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | E-ISSN 2348-1269, P- ISSN 2349-5138**

*An International Open Access Journal*

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Is hereby awarding this certificate to

**Sudhir Chitnis**

In recognition of the publication of the paper entitled  
**A REVIEW AND FORESTALLING ROAD ACCIDENTS USING MACHINE LEARNING**

Published in IJRAR (www.ijrar.org) ISSN UGC Approved & 5.75 Impact Factor

Volume 6 Issue 1 January 2019

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R.B. Joshi  
EDITOR IN CHIEF

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### TO WHOME SO EVER IT MAY CONCERN

This is to certify that Sri. **Chitnis Sudhir**, Research Scholar, Vishwakarma University, Pune has attended a "Workshop on Road Safety and Other Related Aspects" held on 12<sup>th</sup> January 2019 at Balaji Sarovar Premier, Solapur, Maharashtra, and given a presentation on "An Approach to Analyze Issues and Challenges of Road Accidents Scenarios".

for InfoTrans Engineers Pvt Ltd,

Ajay Kak

General Manager

# A Review and Forestalling Road Accidents using Machine Learning

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Harshada Raut  
dept. of Computer Science  
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Commerce and Science  
Pune, India

**Abstract**— Traffic situation all over the world is very chaotic now-a-days which leads to road accidents. The reasons of accidents are different from one location to another. The frequencies of accidents also differ from time to time in the same location. As a result, road traffic accident data are most of the times heterogeneous in nature. However, data analysis plays a major role in recognizing the causes of increasing road accidents. The reason of analysis of such accident is performed on a subset of data which can produce many hidden relationships. Data mining techniques such as Clustering and Bayesian theorem are extensively used in the analysis of road accident data. As a result, this study proposes a framework which can take an overview of various clustering techniques used for road traffic accident analysis. Bayesian method tests heterogeneous data and can make multiple decisions. The research work carried out by different researchers based on road traffic accidents using various approaches has been discussed. This article consists of collections of methods in different scenarios with the aim to resolve the road traffic accident. The methods proposed in this study are looking like useful in some ways to decrease the number of fatalities. And the suggested approach will be helpful in different accident scenarios where the road accident and non-fatality cases are leading to fatality of life. It will confer a better approach to different parts of the country.

**Keywords**—Data Analysis, Data Mining, Clustering, hybrid k-mode, Bayesian theorem, Rule Mining, Machine Learning.

## 1. INTRODUCTION:

Road traffic accidents are becoming a silent disaster hence road safety is a national concern. Every year thousands of road accidents happen in India, which results in serious injuries and losses. The most common reason of road accidents is narrow and improper planning of road

development, illegal parking, growing population and inadequacy of traffic police. Approximately 1.25 million people die each year as a result of road traffic crashes. Projections indicate that road traffic fatalities will be the fifth leading cause of death by the year 2030 unless urgent action is taken to address the issue [1]. For that the new agenda adopted globally is to half the number of deaths and injuries caused due to road traffic crashes. Due to easily available loan, there is increase in vehicle trade. The average number of vehicles in India is growing at the rate of 10.16% annually, over the last few years [2]. Consequently, traffic conditions in India are getting worse day-by-day creating unnecessary conflicts and exchange of arguments resulting in congestion and collision. The injuries due to road accidents become significant economic losses to individual, their families and to nation as a whole. Road traffic crashes cost most countries 3% of their gross domestic product [3].

With the aim of reducing injury of an accident, road traffic accident analysis which will give more precision to the result and prediction, and now becomes an area of active research. The research will be helpful in various accident scenarios, as it is creating massive destruction as shown in Table 1.

Table 1

Disaster (Natural and Man-made)	Death	Injured
Bhopal gas tragedy, India 2-3 Dec 1984	20,000	5,30,000
Latur (Kallari) earthquake, India, 30 Sep 1993	9000	20,000
Orissa super cyclone, India, 29-30, Oct 1999	20,000	NA
World Trade Centre (9/11), USA, 11 Sep 2001	3,000+	NA





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# INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR)

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Ref No : IJRAR/Vol 6 / Issue 1/ 086

To,  
Sudhir Chitnis

Subject: Publication of paper at International Journal of Research and Analytical Reviews (IJRAR).

Dear Author,

With Greetings we are informing you that your paper has been successfully published in the International Journal of Research and Analytical Reviews (IJRAR) - IJRAR (E-ISSN 2348-1269, P- ISSN 2349-5138). Thank you very much for your patience and cooperation during the submission of paper to final publication Process. It gives me immense pleasure to send the certificate of publication in our Journal. Following are the details regarding the published paper.

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Authors : Sudhir Chitnis, Dr. Prasad Gokhale , Dr.Neha Deshpande

Thank you very much for publishing your article in IJRAR. We would appreciate if you continue your support and keep sharing your knowledge by writing for our journal IJRAR.

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### 36. Voices of Oppressed Women in Anita Desai's Novels

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Asst. Professor  
Vishawkarma Arts, Comm and  
Science College, Kondhawa, Pune

#### *Abstract*

*Patriarchy as an age-old institution has silenced women without a voice of their own. It has also institutionalized all social systems and cultural traditions that strongly divide the world on gender lines, masculine and feminine, privileging the former at the cost of the latter. This social/historical/cultural construction of woman as man's other, the secondary role-player, has made her suffer from marginalization, victimization and subordination in so far as the male-formulated power structured relationships are concerned. Women's confinement in a traditional society within a Lakshman-rekha' which permanently shuns them from being noticed to the male gaze, causes their life, experience and emotion to linger in the background, invisible. This paper attempts to study women's oppression in Patriarchal Society as treated in Anita Desai's novels are dealt with an intention of exposing the various forms of patriarchal subjugation of women.*

*Key Words: Patriarchal Society, cultural traditions, marginalization, victimization, subjugation of women etc.*

#### **Introduction**

Victimization of women is also a part of segregation and subordination that exist as a form of violence even before women's birth, resulting from patriarchal social structure that has colluded with the culturally legitimized feticide. Women's oppression appears in a number of ways - it starts, one can say, from removal of female foetus to physical chastisement, domestic confinement, denial of education and of opportunities that would relate to lack of opportunities for decision making. It continues to scar the early days of married life in the form of forced defloration, physical pain and emotional trauma leading to abhorrence of sex in later life or frigidity, wife battering, desertion/separation/divorce if she fails to bear children or for bearing female child, physical deformity imposed on widows such as shaving of head, denying any pleasure, allowing only white clothes to wear. Thus a girl child's journey from womb to tomb is one of denials, showing that victimization of women is institutionalized. Because women are biologically different from men, it empowers men to exercise their control over women by any means of force or intimidation. As regards this, some critics rightly observe: "Women in India traditionally have faced and continue to face many forms of violence simply because they are women."



In the light of the above social realities, one senses an urgent need for an approach which will create favorable situations where woman combats violence with courage, will-power and determined spirit. This is possible only when one starts re-examining the contradictory forces of society that shape and mould women's lives. Here, Anita Desai as a feminist writer is committed to exposing the hollowness and sham of this society which teaches a woman to bear sufferings silently, to keep the 'Khandan ki Izzat' intact and unblemished. The fact that her heroines react very differently from other women itself reveals the author's feminist concerns. Her women characters are hypersensitive and that makes them suffer more even at the slightest touch. Depicting "the psychological stresses, anxieties and suffering undergone by sensitive persons caught in a world of uncertain values of society and culture",<sup>4</sup> the novelist shows her mastery over sensitive women's disturbed psyche exposing the seamy side of society where gender roles occupy a key place. Now let us see how far Anita Desai succeeds in giving us a true picture of women's victimization in different spheres of life.

Most of her novels, especially *Cry, the Peacock*, *Clear Light of Day* and *Fasting, Feasting* bear testimony to the social and cultural construction of gender roles which encourage a boy to be aggressive and violent while girls are taught to be dependent and submissive. The novelist advances the view that women since childhood develop the required characteristics of learned defenselessness and learn to live under the threat of violence because they have been made to internalize these feelings through the institutionalized victimization. Maya in the first novel *Cry, the Peacock* presents an example of an immature, childish and submissive girl who has led a subdued life under the shadow of an overbearing father who mortgaged her individual choice, will and voice. As she has been used to accepting whatever her father dictates to her unquestioningly, she mutely accepts her father's choice of a husband who unfortunately for her, turns out to be a cold, proud, detached and sterile (emotionally and sexually) person totally blind to her sensitive self longings and demands. The novel is replete with instances where Maya is made to realize gender inequality where she as a woman is reduced to play only marginal roles and given hardly any say in decision making.

Maya's suffering is that Gautam lacks complete understanding of her human feelings - the feelings of a sense of participation in the joys of her husband which for want of emotional equilibrium on the part of Gautam misreads her genuine human sympathy as "overbearing" female nature. She becomes a victim of male arrogance that sanctions the underhand treatment of women, not on the basis of equality or equal sharing. There is no question of equality or equal sharing in this case, not even bare minimum treatment of women as of flesh and blood at least at times. Thus patriarchy drives women on to the verge of insanity, which for political purposes - to expose patriarchal sexual oppression of women - Feminists adore to be one of the charmed themes in gynocritics.



In any patriarchal society when men feel complete within their own circle to the extent of total exclusion of women, it assumes a natural form of a social and cultural victimization. Man and woman have been made to react differently to a situation due to social positioning in which men are socialized to be aggressive and non-empathetic and women are made to be emphatic and nurturing. Because of this, intimate relations between the sexes will always disappoint women. Hence Maya is left alone to ponder: "Was it so unforgivable to wish to share in human friendliness? In companionship?" (104). Maya's misery does not end here as Gautam's family treat her as an outsider who may be eyed with suspicion or neglect and hence ignore her presence while they held discussions about sociopolitical situations or even about familial matters. Not even aware of the fact that she may have an opinion of her own to contribute to the debate, they give her no thought as if she was a mere household object. They only need her in matters related to "babies, meals, shopping, marriages" making her involvement in family affairs and decision making just marginal. It seems that life after marriage for women generally is one of disappointment and frustration where they even start doubting their own individual identity as there is no respect for individual self and choice.

The socially and culturally shaped minds of women identify themselves with the marginalized and the suppressed everywhere. So the caged monkeys for experimentation, kept hungry and thirsty behind bars, which Maya sees, when she accompanies Gautam to the railway station to receive his mother and sister, arouses in her a sense of fear, imprisonment and hopelessness. It reduces her to a crying wreck as it provokes in her a sense of grief at the merciless treatment and affection for such helpless creatures more so because she herself is starved of physical fulfillment and freedom. But instead of trying to soothe her troubled mind, her snow broth husband asks her to stop crying as people are staring at her. Anita Desai creates such a situation to emphasize conditions that tear the thin veil of man's understanding, respect and sympathy for woman's feeling. It is clear here that conventions and social views are what man values higher than human emotions. In a coarse manner he also playfully puts her inside a cage with the monkeys for a while. The use of animal imagery in the book is to heighten Maya's sense of fear in her everyday life on the one hand and to show social and cultural victimization of women's emotional self on the other hand. The situation symbolically reduces her to the position of animals. Incidentally Gautam has also compared her talk with a monkey's chattering.

Anita Desai has explored the inner recesses of a psychologically disturbed character's mind who intimately feels society's victimization at various levels in the novel. Through her life one can sum up that social constraints and forces make women reject the normal pattern of life and become near neurotic. Sunaina Singh rightly observes about Anita Desai's women:

"Their loneliness is not something that they hanker after, but is rather imposed on them. This 'near-neurotic' quality is not the cause but an effect of being left alone, ignored and humiliated."



Her upbringing socio-familial background, her father's fatalistic attitude to life etc. are responsible for Maya's developing near-neurotic quality. This further increases when her desire for companionship, affection, attachment is denied by her cold-hearted husband. Maya's tragedy is that she withers emotionally, living in a loud, vulgar and hypocritical world where violence is rampant - the chained bear trained to do tricks, the monkey experimentation, the exploitation of human flesh as seen in the cabaret dancers whom Maya saw with Gautam and his friends. Maya's suffering due to modern man's incapacity for feeling and understanding to the extent of impotency which deadens her inner self causes dissolution of feminine sensibility under the stress of marriage where women are only seen as role performers valued only as sexual objects and reproductive machines. Women also go through insecurity, silence, lack of privacy, space and freedom and loss of peace of mind - a feeling of being trapped in an unwanted situation imposed by an alien culture. One way of fighting this is madness as Maya succumbs to as a result of oppression at home and outside, in culture and society. In such a situation madness is not a defence mechanism but a reaction against the patriarchal world.

Women are also victims of masculine power: power that makes them helpless without their own voice to express their likes and dislikes. One such a thing is seen when the choice of husband at the time of marriage is made as Maya's case has shown. This is further discussed in the second novel, *Voices in the City* where marriage becomes the weapon of social and cultural victimization. The novelist skillfully unfolds the events which concretize Monisha's victimization that finally culminates in her suicidal death. Despite knowing that Jiban and his family are totally unsuitable to Monisha does silent love, morbid and artistic nature her father marries her off. Social prestige, monetary advancement which Jiban will provide as an officer in the Government are more important than his daughter's happiness to the father who is eager to dispose off his daughter. It is also possible that he has taken the decision to spite his wife as a revenge for her withdrawal from his life. Whatever may be the reason this arranged marriage sows root for Monisha's death.

### Conclusion

Violence against women is located in the novels of Anita Desai. Their pre-marriage status is no better than that of the slave, they are unprivileged and are denied the opportunities to develop their intellectual capacities. A father is the symbol of terror, of authority against which no girl/daughter can raise a finger or protest. The choice of spouse for a girl is decided by her parents, especially the father who gives off the daughters like material objects in marriage to men, who again treat marriage as a means of material satisfaction in the first place and then vent the masculine power in suppressing the female body. Women have been treated as machines of sexual fulfillment and continuation of the family line. Women without any offspring are even more severely treated in the patriarchal society as depicted by Anita Desai in her novels. In many cases women either end up their lives as mad



women in a prison house or in the absence of any other better alternatives they choose death as the last means of escaping tyranny, humiliation and oppression.

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## 19. A Study of Swabhiman Scheme of Financial Inclusion in India - A Case Study of Shivari Village, Pune District

Ms. Swati Vinayak Joshi

Research Scholar of B.M.C.C., (Savitribai Phule Pune University), Assist. Prof. Vishwakarma  
College of Arts, Commerce and Science.

Dr. J. R. Lanjekar

(Research Guide), Vice Principal, B.M.C.C.

### Abstract

Financial Inclusion is the process of ensuring access to financial services and timely, adequate credit where needed, to vulnerable groups such as farmers, women, low income groups and weaker sections of society. The main aim of Financial Inclusion is to bring all above people under banking umbrella. For achieving the objective government has introduced Swabhiman Scheme in year 2011. Present study aims to examine the impact of Swabhiman Scheme on financial assistance to farmers in a village covered under business correspondence model of swabhiman scheme. Primary data is collected from farmers of Shivari village with the help of questionnaire method and analyzed with the help of chi-square test as a main statistical tool. Availability of loans, credit, subsidies and insurance cover, opening of bank account with bank is essential. Business Correspondent has to visit each and every house of the village and create awareness about opening bank account, undertaking banking products and services. Those farmers have bank account and Kisan credit cards have better financial position and they can earn profits when they get funds from the government.

**Keywords:** Financial Inclusion, Swabhiman Scheme, State Financial Inclusion Plan, Business Correspondent.

### 1. Introduction

Financial Inclusion term is first used in April 2005 in the Annual Policy Statement presented by Reserve Bank of India<sup>1</sup>. The Committee on Financial Inclusion defines financial inclusion as "...the process of ensuring access to financial services and timely, adequate credit where needed, to vulnerable groups such as weaker sections and low income groups, at an



### 3. Objectives of the Study

- 1) To study swabhiman scheme of India
- 2) To study implementation of Swabhiman Plan within Maharashtra State
- 3) To analyze importance of opening bank account for availing banking services available to the small farmers in the village named Shivari, Taluka Purander and District Pune.

### 4. Hypothesis

- $H_0$  = Availing of Loan or credit is not depended on having bank account.
- $H_1$  = Availing of Loan or credit is depended on having Bank account.

### 5. Research Methodology

**Primary data:** Shivari is the village having population above 2000 but bank branch does not exist near five kilometer. Shivari is the village included in the list of villages to be covered through Business Correspondent. Survey of 30 farmers was conducted in the Shivari Village to understand the level of banking services reached to those village farmers. Thus primary data is collected from 30 farmers in village selected for study.

**Secondary data** is collected from RBI website - Report on Committee on Medium-term Path on Financial Inclusion, RBI 2015. State Level Bankers Committee has planned to provide banking services to the villages through business correspondent.

**Analytical tool:** Tables, Percentage and Average etc. statistical tools are used for analyzing data collected from primary as well as secondary data. Chi Square Test is used for testing of Hypothesis.

### 6. SWABHIMAN – State Financial Inclusion Plan – Maharashtra

#### Introduction

Swabhiman is path-breaking initiative undertaken by Government of India and banks in state to cover the economic distance between rural and urban India. RBI on the basis of recommendations of High Level Committee on Lead Bank Scheme directed lead banks to draw a road map by March 2010 to provide banking services through a banking outlet in every village having a population of over 2000, by March 2012<sup>4</sup>. In view of the above, State Level Bankers Committee (SLBC) has taken various steps/initiatives for preparation of Financial Inclusion Plan (FIP) for providing banking services in every village having a population of over 2000. As per census 2011, there are 7312 villages in the state having population above



2000, of which 4292 villages have been identified as unbanked in the state. The same was allocated to various banks in state & approved by SLBC.

- All Lead District Managers (LDM) were advised to constitute a Sub-Committee of the District Level Consultative Committee to draw a roadmap for Financial Inclusion for each district.
- All LDM was provided list of villages having population over 2000 in the state as per census 2001 and finalize the allocation of villages to bank branches in each district by sub-committee of DLCC.
- The allocation of unbanked villages is to be done on lines erstwhile service are guidelines, proximity to bank branches & contiguity of villages etc and submit the final list of unbanked villages & their allocation to bank branches to SLBC for approval. Accordingly for Maharashtra state list of unbanked villages is prepared and villages are allotted to Public Sector Banks, Private Sector Banks and Regional Rural Banks.

#### Role of Banks in Implementing Swabhiman Scheme in Maharashtra State

Total unbanked villages within Maharashtra State (4292) are divided among public, private and Region rural banks as shown in following table:

Table No 1 Division of Unbanked Villages

Sr. No	Type of Banks	No of unbanked Villages allotted to banks	% To total villages
1	Public Sector Banks	3687	86%
2	Private Sector Banks	95	02%
3	Regional Rural Banks	510	12%
	<b>Total,</b>	<b>4292</b>	<b>100%</b>

Source of Data- [www.bankofmaharashtra.ac.in](http://www.bankofmaharashtra.ac.in)

For implementation of Swabhiman scheme near about 86% villages are allotted to Public sector banks. Private sector banks play a negligible role in providing banking services up to 2% villages and RRBs near about 12% villages are allocated for providing banking services to rural farmers and unbanked areas.

#### 7. Study of Financial Inclusion among farmers with special reference to Shivari Village

Survey is conducted in the shivari village having population of 2586 consisting of 1298 male and 1288 female. The village is allotted to Bank of Maharashtra as per Swabhiman



Scheme. Village is linked with Business Correspondent Model instead of opening branch in the village. Saswad is the nearest branch to the village. Primary data has been collected from 30 farmers regarding availability of credit, government subsidy, government funds, kisan Credit cards and we tried to find out relation between effect of having bank account on receiving funds or credit from bank or government. Following table will explain the data collected from farmers:

Following table will explain the data collected from farmers

Question asked to farmers	Answers received from Farmers
Do you have bank account with Banks?	16 farmers have bank account with Bank
Do you have Kisan Credit Card?	10 farmers have Kisan Credit Card
Have you taken loan from bank?	12 farmers have taken loan from banks
Have you received any subsidy from govt?	11 farmers received govt subsidy or funds
Do you have profit in the Farming and cultivating business?	9 farmers have earn profit in farming and cultivating business
Do you have any ancillary business supporting to Farming?	10 farmers have started ancillary business like milk assembling, poultry etc.

**Table 2 Analysis of data collected from 30 Farmers from Shivari Village in Pune District**

Sr. No	Farmers Having Facility	Percentage to Total Farmers	Farmers Not having facility	Percentage to total Farmers
Bank Account	16	53%	14	47%
Kisan Credit Card	10	33%	20	67%
Loan from Bank	12	40%	18	60%
Subsidy received from Govt.	11	37%	19	63%
Profit earned from business	09	30%	21	70%
Ancillary Business started	10	33%	20	67%

### Observation

- Though in Shivari village Business Correspondent Model is implemented, it is not 100 percent successful in reaching last person of the village. Efforts are required for expanding banking services to unbanked villages and up to the disadvantaged population of that village particularly.

- Those farmers who do not have bank account, are unable to get loans as well as government subsidy or other funds, insurance facility and many more.

### Testing of Hypothesis

$H_0$  = Availing of Loan or credit is not depend on having bank account.

$H_1$  = Availing of Loan or credit is depend on having Bank account.

Hypothesis is loan or credit facility is not available without having a bank account. It means having a bank account is essential for getting banking products and services. Researcher has set  $H_0$  as availability of Loan is not depending on having bank account. Chi Square test is used to test the dependency of attributes. Attributes taken are availability of loan and non availability of loan, having a Bank account and not having a Bank account.

$$\chi^2 = \frac{(O-E)^2}{E} = 17.49$$

d .f = degree of freedom = (n-1) (n-1) = 1

$$\chi^2_{to.05} = 3.84$$

Actual value of chi Square test is 17.49 > 3.84 table values at d.f 1. It means  $H_0$  is rejected. Availability of loan or credit is depending on having a bank account because loan is not given unless individual has a bank account. Availability of loan is depending upon having a bank account with bank.

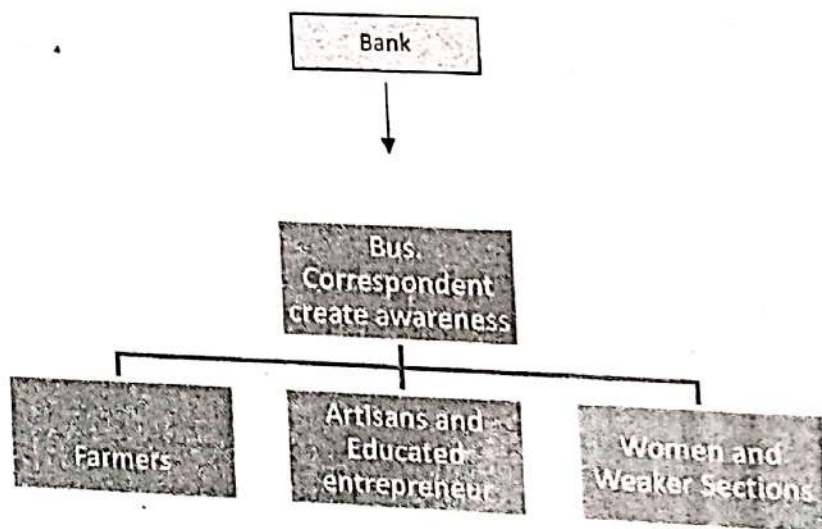
### Findings and Conclusion

- The initiative in implementing Swabhiman scheme would enable small and marginal farmers obtain credit at lower rates from banks and other financial institutions.
- Once banking access increases due to branch model or Business Correspondent Model, it is hoped that it enables government subsidies and social security benefits to be directly credited to the accounts of the beneficiaries
- The key idea is that there is need for village level presence a customer-facing channel that's close to the customer not more than three to four kilometers walking distances.
- Only 53% farmers have bank account and against 47% farmers have not any bank account with public, private or regional banks.



- 33% farmers have Kisan Credit Card and opposite to it 67% farmers have no credit cards.
- 40% account holders have taken loan from bank or even from credit societies and maximum amount of loan is on an average Rs. 1, 00,000.
- Subsidy to be received from government requires bank account. In the village only 37% farmers have get the benefit of subsidy or funds from the government. It means 63% farmers are out of reach of government assistance even if Business Correspondent model is implemented in the village.
- Lack of credit and government assistance, only 30% farmers are earning profit from farm business and remaining 70% farmers are incurring losses due to non availability of funds as well as credit facility from banks.
- For improving financial condition of farmers 33% farmers have started ancillary business along with farming business and 67% farmers are depend on only farming business.
- Those farmers who do not have bank account, are unable to get loans as well as government subsidy or other funds, insurance facility and many more.
- Therefore achieving financial inclusion bank account should be opened by rural people, farmers, women, weaker sections of the society and disadvantaged people in Maharashtra state as well as at country level.
- Swabhiman scheme implemented in Maharashtra state failed to provide financial access to banking product especially to farmers.

Model Suggested



Business Correspondent has to visit each and every house of the village and create awareness about opening bank account, undertaking banking products and services. Those farmers have bank account and Kisan credit cards have better financial position and they can earn profits when they get funds from the government. They can start some ancillary business supporting to farm business and earn more income from it. So opening a bank account helps farmers to overcome from vicious circle of shortage of funds, losses in business and go to money lenders for credit. Access to banking products and services make available government funds, subsidies to cultivate the seeds in time and overcome from financial scarcity. This will change the situation of farmers and reduces tendency of suicide among farmers.

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- 8) Census data for Shivari village – [www.census2011.co.in](http://www.census2011.co.in)

**List of Abriviations**

- 1) SHG- Self Help Group
- 2) KCC- Kisan Credit Card
- 3) UPA- United Progressive Alliance
- 4) IBA- Indian Bank's Association
- 5) LDM- Lead District Manager
- 6) DLCC – District Level Consultative Committee
- 7) SLBC – State Level Bankers Committee
- 8) RBI – Reserve Bank of India
- 9) RRBs – Regional Rural Banks



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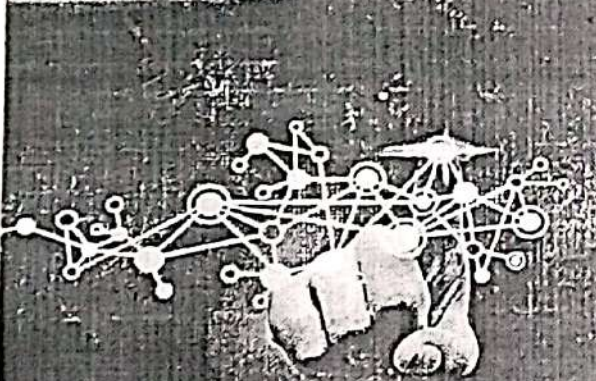
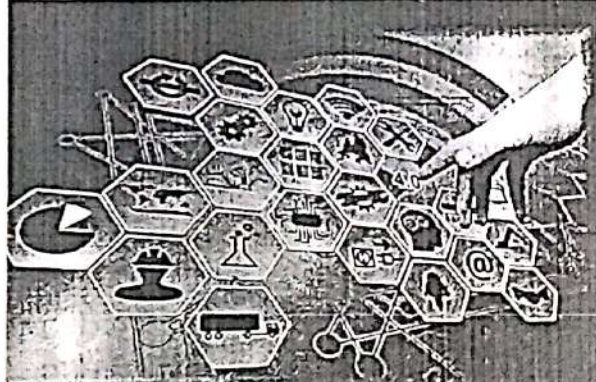
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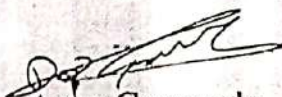


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Phule Pune University, Pune on 23<sup>rd</sup> and 24<sup>th</sup> January, 2019.

The title of the paper presented is / delivered invited talk on A Review and  
Forecasting Road Accidents Using Machine  
Learning.

  
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Secretary, ICIoT

  
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**List of Research Publications: Academic Year 2019-20**

Sr. No.	Title of the Paper	Name of the Author/s	Name of the Journal
1	Social Ethical and Legal Aspects of Marketing in India	Asst. Prof. Bhakti Joshirao	Shodh Sarita
2	Analysing classification of cases of Molestation against Women and Minor using clustering techniques approach and presenting security measures for safe future using predictive modeling	Prof. Anjum A. Patel	Our Heritage Journal
3	Machine Learning amalgamation of Mathematics, Statistics and Electronics	Asst. Prof. Ruta R. Vaidya	IRJASH
4	Machine Learning amalgamation of Mathematics, Statistics and Electronics	Asst. Prof. Trupti S. Gaikwad	International Research Journal On Advanced Science HUB
5	An Approach to analyze and predict highway accident scenarios in india	Prof. Sudhir Chitnis	Test Engineering & Management
6	Stress, Its Consequences and way to combat It in Modern Era	Asst. Prof. Snehal H. Kulkarni	Effects of Globalisation and Technology on Business, Society and Economy
7	Machine Learning amalgamation of Mathematics, Statistics and Electronics	Asst. Prof. Snehal H. Kulkarni	International Research Journal On Advanced Science HUB
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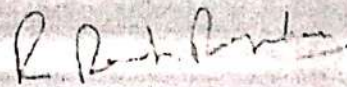
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## An approach to analyze and predict highway accident scenarios in India

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**Abstract:** Road traffic is increasing at a huge rate which leads to a large number of accidents in India. The average number of vehicles in India is growing at the rate of 10.16% annually, over the last few years [1]. Furthermore, the frequencies of road traffic accidents (RTA) also differ from time to time in the same location causing heterogeneous data. However, this research paper addresses the statistical analysis and machine learning approach to work on this type of data and shows how it plays a major role in recognizing the causes. Data mining techniques such as regression is widely used in the analysis of road accident data. The innovative approach like machine learning-based predictive analytics like regression to foresee the number of accidents that may happen shortly. It can extract knowledge from complex data without relying on a prior underlying relationship between data variables. The paper is divided into three major sections: In the first section, a theoretical concept with an overview of literature survey and dataset is elaborated, the second part presents the methodologies to be implemented and finally, the third section describes the analysis using a statistical model and a regression model with results and discussion.

**Keywords:** RTA, heterogeneous data, statistical analysis, Data Mining, Machine Learning, regression, black spot

### Introduction

Road traffic accidents (RTA) are undistinguishable incidents in India. Chennai

leads the pack with a total of 7486 accidents followed by Delhi and Bengaluru [2]. The maximum deaths are recorded in Delhi followed by Chennai. According to the World Health Organization, there were 1.25 million road traffic deaths globally in 2013. Alcohol and other drugs are found to be the most contributing cause in up to 22% of vehicular accidents on the world's highways and byways [3]. RTA accidents lead to numerous hazards like lifetime disability or death, and monetary cost to an individual as well as to the society. According to official statistics, 0.11 million deaths occurred in India due to road traffic accidents in 2006, which is nearly 10% of the total road traffic deaths in the world [3]. 1214 road crashes occur every day in India. Two-wheeler accounts for 25% of total road crash deaths. 20 children under the age of 14 die every day due to road crashes in the country. 377 people die every day, equivalent to a jumbo jet crashing every day [4].

In India, in-discipline especially among the young drivers is more susceptible to RTA. Numerous factors that increase the risk of collision includes road features and road condition, nature, and causes of an accident, whether the condition and behavior of a driver. In this paper, emphases are on these attributes as an accident will not only risk a person's own life but may also root cause an incident life to be lost.

The problem of RTA must be approached by addressing 4 W's: Where, Who, What, and Why? Where and with Whom is it concerned? – Commuters in urban as well as rural areas are



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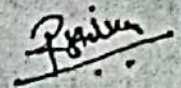
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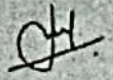


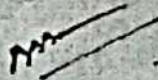
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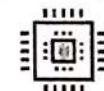
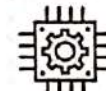
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Sr. No.	Title of the Paper	Name of the Author/s	Name of the Journal
1	A Data Mining Framework using k-means to Analyze Highway Accident data in Maharashtra	Sudhir Chitnis	International Journal of Management (IJM) (Impact Factor 10.1471)
2	"A study and Review of Analysis of Cases of Molestation against Women and Minor"	Anjum Patel	International Journal of Management Technology and Engineering
3	An analytical Case Study on Ownship management Needs & Challenges in an IT Sector Unit	Madhura Thite	Bizz Ness The Research Journal of Ness Wadia College of Commerce, Pune
4	Machine learning amalgamation of Mathematics, Statistics & Electronics	Snehal Kulkarni	International Research Journal on Advanced Science Hub RSP Science Hub
5	Covid 19, Online Education System, and Front End Challenges	Snehal Kulkarni	Economic, Social, Psychological, Political, Educational, & Literary Impact of Covid-19 & All Multidisciplinary Subjects for Research
6	Climate Change, India and Its Perspective	Snehal Kulkarni	
7	"Distributed firewall with dynamic intrusion detection module"	Smita Deshmukh	"International Journal of advanced research in engineering and technology".
8	"Distributed firewall with dynamic intrusion detection module"	Prajakta Patil	"International Journal of advanced research in engineering and technology".
9	Machine learning amalgamation of Mathematics, Statistics & Electronics	Trupti Gaikwad	International Research Journal on Advanced Science Hub RSP Science Hub
10	Covid 19, Online Education System, and Front End Challenges	Trupti Gaikwad	Economic, Social, Psychological, Political, Educational, & Literary Impact of Covid-19 & All Multidisciplinary Subjects for Research
11	Covid 19, Online Education System, and Front End Challenges	Ruta Vaidya	Economic, Social, Psychological, Political, Educational, & Literary Impact of Covid-19 & All Multidisciplinary Subjects for Research
12	Machine learning amalgamation of Mathematics, Statistics & Electronics	Ruta Vaidya	International Research Journal on Advanced Science Hub RSP Science Hub

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# A DATA MINING FRAMEWORK USING K-MEANS TO ANALYZE HIGHWAY ACCIDENT DATA IN MAHARASHTRA

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**P Gokhale**

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## ABSTRACT

*Data mining has been a consistent technique to analyze road traffic accidents (RTA) for productive results. Sometimes, it is found that RTA occurrences are more frequent at certain road features. The accident analysis of these road features can help in identifying certain road accident characteristics that make a road accident to occur frequently in these road conditions. The objective of this work is to find out correlations of road features with other attributes that lead to an accident of a section of National Highway-4 NHDP Phase-V. This part of Highway traverses through a plain as well as hilly terrains. The study is for a six-lane road between chainage 725.000 (Anewadi) to 865.350 (Khed-shivapur) to identify some additional safety measures to curb RTA. Databases of NHAI, Pune regarding Road traffic Accidents (RTA) were explored to compile this article. A systematic investigation will provide dynamic understanding about the highway accidents, incidence and causes. The predictive ability is perceived using cluster analysis along with the Apriori algorithm and the Confusion matrix. The validation tools were applied to test the ability of models to predict accidents.*

**Key words:** Data mining; RTA; road features; accident analysis; cluster analysis; Apriori algorithm; Confusion Matrix.

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## 1. INTRODUCTION

Road traffic injury takes the lives of nearly 1.3 million people every year and at the same time injured 20-50 million people globally [1]. Most of the RTA data analysis use data mining techniques, focusing on identifying factors that affect the severity of an accident. For the mining of the data, the highway police are the main source for providing information in India, based on



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### An Investigative Study for Smart Home Security: Issues, Challenges and Countermeasures

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02<sup>nd</sup> Jan. 2016

## Letter of Collaboration

This is to certify that Mr. Sudhir Chinnis, Head, Department of Computer Science, Vishwakarma College of Arts, Commerce and Science (VCACS), Pune is collaborating with the Optoelectronic Sensors and Systems Research Laboratory in Department of Electronic Science, Savitribai Phule Pune University (SPPU), Pune. The scope of collaboration is to share knowledge and utilize research facilities available with the laboratory for advanced application development in the area of Wireless Sensor Networks, Embedded Systems and Internet of Things.

4

(A.D. Shaligram)  
Professor and Head Department of Electronic Sciences,  
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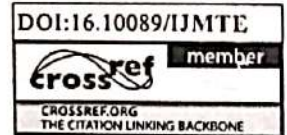
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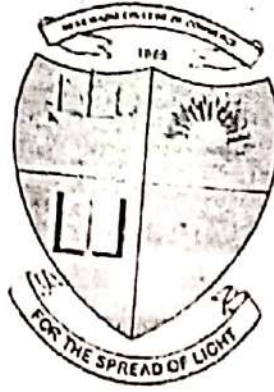


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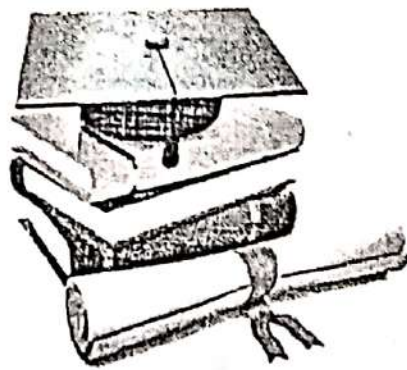
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## 22. An Analytical Case Study on Ownership Management Needs & Challenges in an IT Sector Unit

Dr. Subhash Pawar

Maharshi Karve Stree Shikshan Samstha Shree Siddhivinayak Mahila Mahavidyalay

Ms. Madhura Thite

### Abstract:

The ownership management will enhance the performance of the employee. The study revealed that in a small company what are the challenges for creating ownership attitude. The case study deals with the new recruits and old employees problems of Job Ownership and ownership management. Analysis of training needs is also done.

### Introduction:

In today's business environment there are number of challenges faced by the managers. Each and every industry is facing the issues regarding resource management. There are human and non human resources required for running the business successfully. It is the task of the manager to understand the needs of the organization and also individual's aspirations in the team or a group. The manager has to deal with managing people and motivating them to fulfill the desired goals in the expected time with quality. Herein the researcher is interested only in Human Resource Management.

HRM includes Recruitment and Selection, Orientation (Induction), maintaining Good Working Conditions, Managing Employee Relations and Training and Development. Recruiting Managers are very stringent about the technical qualifications of the employees. Recruitment followed by Induction, Orientation and on the job trainings. Technical Skill trainings must be accompanied with the others skills which are important while performance evaluation.

The researcher in this case study tried to find out certain aspects of these other requirement of the team members for making the work contribution more fruitful. There are number of factors responsible for effective management and performance in an organization. Henry Fayol, the father of Modern Management, has devised the Managers with 14 principles of management. Most of the principles we are still applied as it is to many organizations directly or indirectly. The concept of Responsibility and Accountability is one of the most important factors in those principles.

### Owners and Renters.

An Owner naturally gives 110% to the job because an Owner feels a connection to the job. This connection translates into a sense of responsibility, pride, and satisfaction in his or her work (more productivity).

Renters, however, see themselves simply as cogs in the machine. They are convinced that they're there to -do-, not to -think-; (less productivity), work is work. Renters see it as a way to make a living.



## Climate Change, India and Its Perspective

Ruta R. Vaidya, Suchal A. Jadhav,  
Suchal H. Kulkarni, Trupti S. Gaidwad  
*Wishwanathanna College of Arts,  
Commerce and Science, Pune*

### Abstract

The global climate system is made up of sun, earth and oceans, wind, rain and snow, forests, deserts and everything people do. The climate of a region takes into account its rainfall, changing temperatures during the year and so on. Climate change is the biggest concern to the world. As climate changes we observe rise in temperature, sometimes the destruction of forests, the warming of oceans as well as extreme weather events, the threat of extinction of a million species and the disruption of ecosystem. This paper commences with brief idea about climate change. We throw

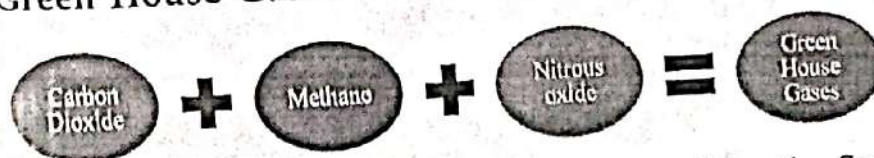
the focus on the impact of climate change on India through the help of recently occurred climate related events. Then we have mentioned the current action plans taken by Indian government. In the next section we described precautions to be taken by individual of our country to deal with climate change, followed by conclusion.

**Keywords:** Climate change, Temperature, Extreme weather, Global warming

### Introduction

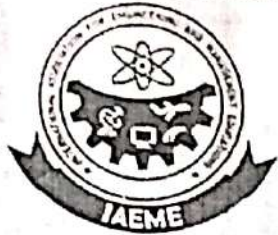
Climate is very important aspect for all the living beings as well as agriculture related sector. Over a last decades earth's climate has been changed drastically. The earth's temperature is increasing day by day; it has long term effects on coastal areas, small islands, drought, increasing sea level, ice melting, desertization, floods, extreme weather, food security, health etc. These changes are the effects of direct or indirect human activities like urbanization and industrialization. Clean air, safe drinking water, sufficient food and secured shelter are the major factors affecting as results of climate change. The scientists all over the world are studying these changes and trying to find out evidences from tree rings, pollen samples, ice cores, and sea sediments, so that necessary actions can be taken. Climate change is affecting every country on the earth. Due to this national economy and lives, communities and countries get affected dearly today and even more tomorrow.

### Green House Gases:



Life on earth depends on energy coming from the Sun. The light reaching earth's atmosphere passes through the air





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**List of Research Publications: Acadmic Year 2021-22**

Sr. No.	Title of paper	Name of the author/s	Name of Journal
1	Sensor Technologies and Classifier Models for Intelligent Transport Systems in India	Sudhir Chitnis	
2	Sensor Technologies and Classifier Models for Intelligent Transport Systems in India	Dr. Arun Patil	
3	Sensor Technologies and Classifier Models for Intelligent Transport Systems in India	Anjum Patel	
4	Identifying and Managing issues of Small Scale Industries in India	Poonam Jadhav	Shodhsamhita
5	Identifying and Managing issues of Small Scale Industries in India	Madhura Thite	Shodhsamhita
6	Employee Engagement in Contemporary Manufacturing Industry and Yogic Principles: A Study with reference to selected manufacturing units in Pune	Dr. Sheetal Waghmare	Shodhsamhita
7	Employee Engagement in Contemporary Manufacturing Industry and Yogic Principles: A Study with reference to selected manufacturing units in Pune	Dr. Shital Mantri	Shodhsamhita
8	Employee Engagement in Contemporary Manufacturing Industry and Yogic Principles: A Study with reference to selected manufacturing units in Pune	Vaishali Kale	Shodhsamhita



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**IDENTIFYING AND MANAGING ISSUES OF SMALL SCALE INDUSTRIES IN INDIA**

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**Abstract:**

Essentially the tiny scale industries are typically comprised of those industries that manufacture, manufacture and services with the assistance of little machines and fewer workforce. These enterprises should fall into the rules, set by the government of Asian nations. The SSTs are the lifeline of the economy, particularly in developing countries like Asian nations. These industries are typically labour-intensive and hence they play a vital role within the creation of employment. SSTs are an important sector of the economy each from money and social purpose of reading, as they assist with the per capita income, gain and resource utilization within the economy. The most purpose of this study is to concentrate on the requirement of developing coming up with a system inside the tiny Scale Industries' management through correct coaching and development. Risk management highlights the very fact that the survival of a business entity depends heavily on its capabilities to anticipate and handle the amendment instead of watching for the amendment to react to that. It needs to be clearly understood that the target of risk management is not to forestall or veto taking risks, but to create positive that the risks are consciously managed. complete data and clear understanding so as that it's going to be measured to help in improvement along with enhancing the owner/managers' information and awareness relating to risks.

**Keywords:** Small Scale Industries, Risk Analysis, Risk Management.

**Introduction:**

Small scale industries are those units that start production with the help of medium level appropriations. The labour force in these units is also less and goods and services are produced relatively. These differ from large scale industries in terms of the amount of capital, employment, production and management, inflows and outflows, etc. These differ from large scale industries in terms of the amount of capital, employment, production and management, inflows and outflows, etc. These also differ from cottage industries on these grounds - quantity of mechanization in production, the ratio of hired workers to domestic workers, the geographical size of the market, allocated capital, etc. Small scale industries are classified into three types of industries: 1. Micro industries 2. Small scale industries 3. Medium industries. Mainly small scale industries are classified by the amount of investment in them. Micro industry under construction measure is one where investment in plant and machinery does not exceed Rs. 25 lakhs. Small scale industries are those where investment in plant and machinery is more than Rs. 25 lakhs but less than Rs. 5 crores. Medium industry is the one in which investment in plant and machinery is more than five crore rupees but less than 10 crore rupees.

**Objective**

The objective of the paper is to identify issues faced by small scale industries and laying out steps to neutralize these risks where possible.





#### **Limitation**

This paper has some limitations.  
It is not related to any particular industry.  
It has a focus on problems faced by the SSI unit.

#### **Research Methodology**

This is a type of explorative study approach to different facets of the SSI unit. The paper is based on *innovative creative* methods and content analysis.

#### **Literature review**

Small scale industries (SSI) are those industries within which producing, providing services, productions are done on a little scale or small scale. For instance, these are the concepts of tiny scale industries: Napkins, tissues, chocolates, toothpicks, water bottles, small toys, papers, pens. Tiny scale industries play a vital role in the social and economic development of India. These industries do a one-time investment in machinery, plants, and industries that may well be on a possession basis, rent purchase or lease basis. However, it doesn't exceed Rs. 1 Crore. Primarily tiny scale industries comprise tiny enterprises United Nations. Usually, the enterprise should fall into the rules set by the govt. of India. Nowadays such limits are as follows: For producing goods, investment in plant and machinery should be between 51 lakhs and five crores. For Service Providers, investment in machinery should be between ten lakhs and 2 crores. In developing countries like India, these tiny scale industries are the backbone of the economy. These are typically labour-intensive industries, in order that they produce abundant employment. They conjointly facilitate per capita financial gain and resource utilization within the economy. They're a really necessary sector of the economy from a monetary and social purpose of reading. There are heaps of studies that have been undertaken on small-scale industries. The most important studies specialize in the difficulty of risk assessment in promoting within small-scale industries.

#### **The need for small scale industries**

Micro, small and medium enterprises play an important role in the entire industrial economy of the country. It is estimated that in terms of value, the sector accounts for 39% of manufacturing and 33% of India's total exports. The advantage of this sector is that its employability is at minimum capital cost. As on March 31, 2007, the sector employs an estimated 312 lakh persons through 1 crore 28 lakh micro and small enterprises. The number of workers in this sector is estimated to be about 4 times more than the large scale industries. The need for small scale industries is also necessary to protect the traditional talents and arts of the country. From the other important point of view, the small scale industry is for export promotion and self-reliance of the country. Small scale industry is helpful in import substitution. They are also important in terms of exports. In the present perspective, small scale industries export more than large scale industries and small scale industries are also essential in the self-reliance of a country or a nation.

Considering the importance of the meaning of small scale industries, the strategies adopted by their developers are as follows:

- (1) Increase productivity and product quality by increasing the standard of modernization and technology (electricity).
- (2) To make optimum use of the existing productivity by providing an adequate supply of electricity, raw materials, loans.
- (3) To promote the harmonious development of the entire industry sector by strengthening the link between small scale industries and other industries by emphasizing integration programs.
- (4) Introducing specialization in manufacturing and export-oriented industries.
- (5) Improving the standard of living of employees and artisans through industrial management (industrial motivation, entrepreneurship), diversification of various skills and management systems to achieve more opportunities for self-employment and
- (6) Improving working conditions, worker welfare schemes and employment security.

#### **Role of SSI in Economic Development in India**

In underdeveloped countries like India, the tiny scale industries play a vital role in generating employment, uplifting the monetary standing of individuals, developing the rural areas and removing regional imbalances. Let us consider the roles and importance





of tiny scale industries in India. 1. Employment generation: tiny scale industries square measure one among the most effective sources of employment generation in the Republic of India. Employment is one of the foremost vital factors that determine the expansion of a nation. Therefore, the development of tiny scale industries ought to be inspired for the event of a lot of employment opportunities within the nation. 2. Less Capital Requirement: tiny scale industries square measure less capital intensive than massive-scale industries. Capital is scarce in developing countries like the Republic of India and so tiny scale industries square measure most fitted for maintaining the balance. 3. Use of resources and development of entrepreneurial skills: tiny scale industries leave the event of entrepreneurial skills among the agricultural population that isn't having the scope of huge-scale industries. These industries facilitate the applicable use of the resources obtainable within the rural areas that end up in the development of rural areas. 4. Equal financial gain distribution: tiny scale industries by generating employment opportunities produce equal financial gain opportunities for the youth of the underdeveloped areas. This ends up in the expansion of the state in terms of employment, human development. 5. Maintains regional balance: it's been seen massive that enormous that giant scale industries square measure principally focused within the large cities or restricted to areas that end up in migration of individuals in search of employment to those cities. The results of such a migration is overcrowding of town and injury to the atmosphere. 6. Utilizing an outsized population, a lot of natural resources: got to be utilized. 7. Short production time: tiny scale industries have a shorter production time than massive scale industries which ends up inflow of cash within the economy. 8. Supporting the massive scale industries: tiny scale industries facilitate the growth of the massive scale industries by manufacturing accessory merchandise for the massive industries or manufacturing tiny parts which will be helpful for the aggregation of ultimate merchandise by the massive scale industries. 9. Improvement in Export: tiny scale industries contribute to around four-hundredth of the whole exports done by the Republic of India, which forms a major part of the revenue attained from the exports. tiny scale industries work towards increasing the forex reserves of the country, reduces the load after all of the payment of the country. 10. Cut back the dependence on agriculture: Most of the agricultural population is smitten by agriculture and this creates a burden on the agricultural sector. tiny scale industries by providing employment opportunities to the agricultural population provide a lot of avenues for growth and additionally paves approach for a lot of organized distribution of occupation.

### Issues faced by Small Scale Industries.

#### 1. Registration of the company

For small entrepreneurs, the company registration process is lengthy and costly.

#### 2. Funding / Accounting

Fundraising is a big problem in small businesses. It is difficult to start a business without adequate funding. Loans are not readily available, loans are not approved due to poor financial condition, or there is no qualification required to take a loan. In such a situation you have to take a loan at a higher interest rate which in turn worsens your financial situation and qualifications. The terms and conditions of the banks are not flexible and it becomes difficult to run the business. It is also difficult for small entrepreneurs to keep business accounts without the knowledge of accounting.

#### 3. Raw Material

Every business needs raw materials. If the goods are not in sufficient quantity, not of good quality or not received on time, problems may arise and industry production may be hampered.

#### 4. Technology

It is often difficult for small businesses to use the latest technology. This is because there are no resources available to replace old machinery and equipment with new technology. This situation can affect the production process and produce inferior quality and more expensive products which are less than the competitors in the market.

#### 5. Marketing / Advertising

It is often difficult to get information about competing companies, customer preferences and current trends. This makes it difficult for small scale industries to meet the demand and demand of the market. Small businesses often do not create marketing plans and do not use advertising innovations. This does not attract the attention of potential customers.

#### 6. Infrastructure

Problems arise when there is no infrastructure required for the business. It becomes difficult to run the industry and the production capacity and process are hampered.

#### 7. Inflation

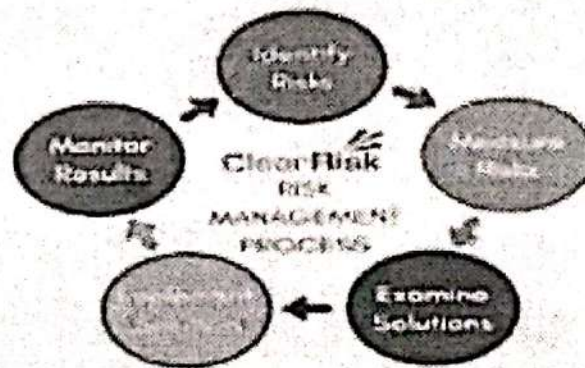




Inflation raises interest rates and makes it difficult to get a loan.

7. **Improper use of capacity**  
Proper expansion slows down as small scale industries cannot make proper use of machinery and equipment.
8. **Lack of project planning**  
Lack of proper planning of the project creates many problems. Entrepreneurs often start their business without analyzing the market demand, availability of space and infrastructure.  
Creating the right plan makes you aware of what to do and what to avoid in the project and also the process of achieving the goals becomes clear.
9. **Lack of skilled manpower**  
Hiring new or inexperienced employees creates many problems and dangers. Conversely, experienced employees may ask for higher salaries and other allowances. In both cases, there is a reduction in productivity and a decrease in the quality of the goods which affects the profitability of the business.
10. **Not sharing work**  
When one person does all the work, the stress increases. Assign different tasks to different employees so that all tasks are completed perfectly and your employees work as a team.
11. **Staying organized**  
Staying organized is a big challenge. At the beginning of the business, it may seem difficult, so it is important to work hard. With the help of an expert if necessary, your business will run smoothly.
12. **Staying competitive**  
Meeting customer needs is of course important. But it is equally important to perform better than the competitors. If you do not do this, your business will not be able to grow.
13. **Filing GST**  
It is difficult for small entrepreneurs to understand the rules and regulations of GST. This problem can be solved by using the helpline facility provided by the government.
14. **The GST process is online**  
Lack of internet connection and other technical facilities makes it difficult for small entrepreneurs to process GST online.
15. **Working capital**  
The problem arises when the working capital of the electronic ledger in the tax department gets stuck. Information about all payments is also stored here.

**The Process of Identifying and Managing the Issues**



The prime functions of risk management square [measure] to spot measure and a lot of significantly monitor the risk. Risk management activity may be a proactive action for securing the longer term. Managing risk is nothing however managing aheadmost before the danger manages the persons involved.

**1. Keep a close eye on costs**

Use cheap space to control daily expenses, reduce the number of telephone connections, rent a bank ATM if some party are





not used in the office, do not buy bulk, do not use traditional marketing methods, keep a close eye on stocks, sell online. Pay attention to the amount, hire the right people in the company, plan the tax.

## 2. Pre-planning of goods and stocks

Proper planning of goods and stocks is a wise strategy. This saves on maintenance costs that can damage the cash flow.

## 3. Using technology

Use a point-of-sale (POS) system, along with a barcode scanner and a credit card machine, so you can analyze sales and sales history.

## 4. Use social media for marketing/advertising

Advertise using social media tools like Facebook (Page, Ad), LinkedIn, Twitter, YouTube (videos about products/services).

## 5. Create a business plan

A business plan is very important for a small business. The plan includes information about the team (work experience, skills and educational level), industry objectives, industry summary (products, services, and awards), current status and sales, market share of the industry, information and forecasts about competitors and future financial performance (financial Advantage) should be mentioned.

## 6. Keep staff to a minimum

Instead of hiring more employees, it is possible to expand the industry using existing employees. To do this, provide guidance and support to employees, train them in various processes in the industry, train them on how to communicate effectively, encourage them to report problems, use hardware and software. If necessary, outsource some work, stick to the goal, foster teamwork, allocate work fairly, respect people and do not tolerate disrespect.

## 7. Staying ahead of competitors

There is so much to learn from competitors. For example, the method of raising funds, what investment options they have chosen, why they have succeeded or failed, what is the process of controlling their cash flow, the performance of the business. What techniques are used for analysis. Decide on the product, outsourcing or purchase according to what the competitors do. the method used by the competitors to pay the minimum tax, the method used by the competitors to keep financial records and the accounting process used, see who the competitors borrow from (bank or NBFC) and if needed for business, loans that be taken.

## 8. Working capital loan/financing

Working capital loans are used to run the day-to-day running of the business. No collateral is required for this loan, the terms of the loan are flexible, there is no restriction on the use of the loan amount. Such loans are very useful in case of seasonal fluctuations. Working capital loans are useful if there are not enough funds or capital for the day to day running of the business.

## Conclusion

The small scale industries play a vital role in the growth of the country. It contributes almost 40% of the gross industrial value added in the Indian economy. Small scale industries are discussed all over the states and they satisfy local demand. The government has also introduced various schemes and incentives for the promotion of SSIs and provided institutional infrastructure for SSIs. SSI has been very helpful in the generation of revenue mainly through the export of goods and addressing the challenges such as Finance, Raw material, Marketing, underutilization of capacity, Skilled manpower, Project planning, Infrastructure, employment and the same time it has raised the socio-economic condition of people.

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## EMPLOYEE ENGAGEMENT IN CONTEMPORARY MANUFACTURING INDUSTRY AND YOGIC PRINCIPLES-A STUDY WITH REFERENCE TO SELECT MANUFACTURING UNITS IN PUNE

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### **Abstract:**

Yoga - has been incorporated into English dictionaries. The word yoga itself first appeared in writing in We all know this term so well. It is so common in our vernacular that the Sanskrit word the ancient and sacred texts of Hinduism - the Vedas. Specifically, yoga first made an appearance in the Rig Veda, the oldest of these scriptures. Yoking was a practice used to connect and harness two animals. They would be "yoked" together (typically at their necks) so they be able to perform tasks (such as ploughing a field). So, essentially, to yoke is to create a union, and this is typically how we hear yoga defined today. The essence of yoga - it's what makes it not just a workout. Yoga has history, it has culture and tradition and meaning. It is a practice of the mind, body and soul that aims for ultimate wellness and living mindfully, meaningfully and with an intense passion for being alive. The purpose of yoga is essentially ethical and practicing ethics can be understood as yoga. Yoga-ethic is commonly taken as the 'yamas' and 'niyamas' (yoga rules such as non-violence, truthfulness etc.) The practice of yoga naturally gives rise to a flow of compassion toward others. Following Yogic Principles is an important step in the process of empowering process of employees. Employees empowerment is a pre-condition for the development of quality circles and work teams designed to improve productive efficiency and competitiveness. Thus, ethics based on spiritual behaviour is essential for long-term success in business. Thus it becomes imperative to improve ethical behaviour at the individual development and corporate level.

**Keywords:** Yogic principles, Employees engagement, Need of Ethic.

### **Introduction:**

The present study is related to the impact of Yogic principles on various aspects of Employee Engagement. Thus the study is related firstly to Employee Engagement which forms a part of human resources management of what was known as personnel management also. It is an approach that increases the chances of business success, contributing to organizational and individual performance, productivity and well-being. Secondly, the study is related to Yogic Principles, which is a subject studied and treated all over the World. However, the studies in Yogic Principles have so far been in the Domain of spiritualism only. Thirdly, the study is related to the application of Yogic Principles on Employees Engagement with particular reference to its application in various industries like manufacturing industries. Considering this threefold span of the present study the researcher has reviewed the past studies with reference to the following three.

Groups:

1. Studies in Employee Engagement.
2. Studies related to Yogic Principles.
3. Studies in Application of Yogic Principles in the development of Employees Engagement.

### **Objectives of the Study:**

The objectives of the present study are as follows:





1. To present an overview of Employee Engagement in contemporary Manufacturing Industries.
2. To present an overview of Yogic Principles, particularly in the Indian Context.
3. To study the relevance and impact of yogic principles on aspects of employees engagement.

#### **Scope & Limitations of the Study:**

The scope of the present study is as follows:

The present study is related to the vast area of yoga that consists of a variety of yogic Principles. However, the researcher has selected only Sacrifice the ego (shaucha), Non-Violence (ahimsa), Truthfulness (satya), Self-discipline (tapas), Righteousness (asteya) etc.

The limitations of the present study are as follows:

1. The study is geographically limited to Pune District.
2. The study is limited to with reference to yogic principles only.

#### **The hypothesis of the Study:**

The hypothesis of the study is as follows.

Yogic principles have a deeper positive impact on different aspects of employees engagement such as Employee Engagement, Employee involvement, Credibility, Interpersonal Relations, Loyalty, Leadership, etc.

#### **Methodology of Research:**

This is an explorative type of research. It is also a descriptive study. The researcher has supported it with the help of a field survey. This is an empirical study based upon a field survey.

#### **Literature Review**

##### **Studies in Employees Engagement.**

Employee engagement is a human resources (HR) concept that describes the level of enthusiasm and dedication a worker feels toward their job. Engaged employees care about their work and the performance of the company, and feel that their efforts make a difference. An engaged employee is in it for more than a paycheck and may consider their well-being linked to their performance, and thus instrumental to their company's success. Employee engagement is one of the most important indicators in gauging work satisfaction. Employees today want to be involved in their work, enthusiastic about the organization they work for, have a sense of belonging, and be afforded flexibility around schedules and location.

#### **Need of Ethical behaviour:**

Since ethics is the normative science of conduct, i.e. its function is to Judge the moral worth of conduct with reference to a norm or ideal or Standard, the scope of ethics is very wide. Ethics covers virtually all aspects of our life for there is no conduct that is totally free from moral considerations. As a science of conduct, it is concerned with the ideal or standard to which our conduct should conform. Hence, ethics enquires into the nature of the springs of action or impetus, the forces that impel men to action, motives, intentions, nature of voluntary and non-voluntary Actions etc. These are mainly questions of psychology with the help of which ethics collects its data. We must know the springs and principles of human conduct before we adjudicate their moral value. A Theory of moral ideal that has no connection with the actual world of human behaviour will be an empty or abstract one with very little practical value. But ethics collects its data regarding human conduct, its Secret springs and principles and not merely to study them as facts and discover their laws. That, in fact, is the function of psychology which is a Positive science. Being a normative science, ethics is more concerned with the ideal to which our conduct should conform. It is the task of ethics to determine the nature of right, good, duty and virtue. Philosophical questions like that of the freedom of will also come within the scope. If it is found that in the ultimate analysis, men are totally determined in their behaviour by external physical forces, then human conduct will become a fact like any other natural fact and event and the questions of passing moral judgment on human conduct will not arise. Ethics will cease to exist as a normative science. Some of the social evils of present society can be eradicated with the help of 'Management by Spiritualism'.

#### **Understanding Employee Engagement**





Employee engagement may be vital to a company's success, given its clear links to job satisfaction and worker morale. Communication could be a vital part of making and maintaining worker engagement. Engaged staff are additional probably to be productive and better playacting. They conjointly usually show a larger commitment to a company's values and goals. Employers will encourage worker engagement in many ways, as well as human activity expectations clearly, giving reward and promotions for wonderful work, keeping staff abreast of the company's performance, and providing regular feedback. Alternative methods embody creating efforts to create staff feel valued and revered and feel that their concepts are being detected and understood. Engaged staff believe that their work is pregnant, believe that they're appreciated and backed by their supervisors which they need to be entrusted with the success of their company. Engaged staff usually develop associati emotional association to their job and company, and can be targeted on operating toward their organization's goals. Wherea corporations might outline worker engagement in step with their own desires, the essential characteristics of associate engaged workers are: They understand what their role is, what their job entails, and that they need to try to it. They're loyal to their leader and productive. They are driven to figure toward the success of their organization and understand what success appear like (and the way to work toward it). They're connected rationally and showing emotion connected to their organization and driven to perform at a high level. They're intellectually and showing emotion connected to their organization.

### Studies in Yogic Principles

**U. gashchittavritti Nirodh:** The meaning of this sutra is – Yoga is that which saves man from being deprived of self-vision for many births in the tension of body and mind. The basic tenet of yoga is to attain physical and mental perfection through meditation and Asana.

Yoga is a complete science, a complete lifestyle, a complete healing method and a complete spirituality the secret of the popularity of yoga is to never get involved in the narrowness of gender, caste, class, denomination, region and language thinker, anyone who is a recluse, a practitioner, a celibate, a householder can benefit from it by getting in touch with it. Not only in the creation and upliftment o individuals but also in the all-round development of the family, society, nation and the universe. As disciplined, edited and executed. This needs to be mentioned separately. Yoga means to join together. Yoga is the path of action. It is also a path to achieving some objectives. In spiritualism, it is Moksha or liberation in business it can be corporate Excellence. Yoga can be useful in improving morale, strain & stress in business, decision making & such other aspects. Yoga has now a Worldwide acceptance irrespective of race, religion, cast & creed. Thus there are a good number of literary sources that explain spiritualism. These can be advantageously used for managerial excellence.

### Stability in Yoga and Knowledge

It is inevitable for a spiritualist worker, to be fixed in Yoga, in order to have true knowledge of Spiritual goals, whether he is endowed with attributes or he is without attributes. Yoga, means equanimity (evenness of mind), in gain and loss, honour and dishonour, praise and blame etc.

### Non-Violence

The first wheel of Yama is known as Ahinsa, meaning non-violence. It teaches a person to leave their harsh and destructive nature behind. By eliminating this negative feature, one can achieve immense affection towards nature and everything else. Infliction of pain or injury, on any being through body, mind, speech or feeling etc., is violence. Non-injury is known as non-violence. When a person, instead of having an inclination for the world, observes non-violence, in the true sense of the term. But, he who has desire and attachment, to enjoy worldly pleasure and also enjoys them, cannot be free from violence. He degrades himself and also destroys sense objects, which he enjoys. He, who enjoys limited worldly enjoyment, considering these as his own, does violence. It is also violence, to regard worldly objects which have been bestowed upon us, for the service of the world, as ours. But, a person, who uses available resources and persons, in the service of the world, without having any attachment for them, become free, from violence, on anyone through his body, mind or speech. He is, ever engrossed in the welfare of all beings, without causing pain to anyone even mentally. If anyone becomes a stumbling block, on his progress.

### Egolessness (Shaucha)

'Manita', denotes pride, and 'Atimanita, denotes excessive pride. A proud man thinks that he is superior to common people and so, he is worthy of being honoured by them, while a very proud man, is he who considers himself worthy of being





honoured, even by his teachers and parents etc.,

### Truthfulness

The second wheel of 'Yama' is known as 'Satya', and it means being truthful. It teaches a person to understand the original concept of the virtual presence or truth which is not real. Righteousness (asteya). The third wheel is known as Asteya, which means non-stealing. Everyone has to have an ethical awareness by which he or she can understand the difference between doing right and wrong in every possible situation.

### Self-discipline Tapas

Tapas mean austerity. In Sanskrit the word "Tapah" means heat. Just as gold is traditionally purified by heating it in fire, the mind is purified by doing austerities. Tapas can be interpreted in many ways. Facing life with equanimity can also be termed as tapas. Life is full of opposites. Living with righteousness and maintaining a stable, balanced mind in the midst of all opposites is a kind of austerity. Tapas can also mean certain specific practices done to discipline the body, speech and mind, like fasting, a vow of silence, the practice of yoga, isolated meditation retreats, etc. However, the scriptures are against inflicting pain to the body in the name of Tapas. In the Bhagvat Gita's 18th chapter, such austerities are termed as "tamasic" or the lower type of Tapas. But real Tapas remove the dullness and negativity of body and mind. It is a process of purification.

**Righteousness (asteya)** Asteya implies to "not steal", "not cheat" nor unethically manipulate other's property or others for one's own gain. Asteya as virtue demands that not only "not steal" through one's action, one should not need to encourage cheating through speech or writing, or need to cheat even in one's thinking. Smith states that the virtue of "asteya" arises out of the understanding that each misappropriation is an associate degree expression of desire and a sense of lack of compassion for different beings. To steal or need to steal expresses a lack of belief in oneself, one's ability. To steal another's property is additionally stealing from one's own potential ability to develop. The Sutras reason that misappropriation, conspiring to embezzle or eagerness to embezzle, at its root, reflects the sin of "lobha" (bad greed), "moha" (material delusion) or "krodha" (bad anger).

### Studies in Application of Yogic Principles in the development of Employees Engagement.

Employee engagement is one of the foremost wide studied, measured, and mentioned metrics for organizations and business leaders — and justifiably, therefore, as engagement is treated as one of the only most powerful drivers of business performance. In this paper, we tend to explore the basics of worker engagement and supply insight into a way to drive high levels of worker engagement across the organization.

**1. Employee involvement:** At the employer level, Yogic principles hold out the potential to improve organizations gains performance & commitment. At the employee level, it gives employees a sense of belongingness, gives them the capacity to care and tolerate and nurtures innovation and creativity. The yogic principle has a positive impact on the direct participation of staff to help an organization fulfil its mission and meet its objectives by applying their own ideas, expertise, and effort towards solving problems and making decisions.

**2. Credibility:** Worker relations are associated with the current challenges for businesses with giant or various forces. One facet of work relations is worker believability which refers to how the staff understands leaders and whether or not they trust them. Each tangible and intangible factors demonstrate why employers dedicate time and cash to communication and answerableness in managing worker relations and making worker believability. Worker believability encompasses a deep impact on a business foundation because of the impact it motivates staff for higher productivity and overall work potency. A business culture that has worker believability is probably going to boost client service. Workers operating in an organization tend to develop a relationship of trust with their shoppers by following the Yogic principles management will instil confidence.

**3. Interpersonal Relations.** Employee engagement and work motivation partially intervene in the relationship. Positive interpersonal relationships will allow effective communication and understanding among employees and keep lines of communication open with the help of the yogic principle. Employees express their spiritual side in terms of the cognitive and affective experience of believing in a spiritual connection to the job and the workplace by practising Yogic principles. An association between people operating along within the same organization is named social relationship. A person spends around







seven to eight hours at his physical point and it's much unimaginable for him to figure on their own. One wants folks to speak and discuss numerous problems at the geographical point. The analysis says productivity will increase multiple times once people add teams as compared to a person operating alone. Employees should get on well for a healthy atmosphere in the organization.

**4. Loyalty:** Employee loyalty is outlined as workers dedicated to the success of their organization associate degree believe that being a worker of this organization is in their best interest. Not solely do they attempt to stay with the organization however, they are doing not actively looking for various employment opportunities. Loyalty is first and foremost about reciprocity which is rendered by following the yogic principle. Employees should have the feeling that the organization wants the best for them, and as a result, they will continue to do their best and not look for another job.

**5. Leadership:** "The yogic principle implementation helps in developing the process of influencing the activities of individuals or groups so that they follow and willingly do what the leader wants them to do. This practice plays a vital role in helping leaders to be more effective at the workplace. Firstly, it provides leaders with an opportunity to calm the mind, develop prospects, reflect, and achieve vivid picture. Secondly, and as we have explored, yogic principle practices often provide leaders with the space to reflect on themselves, their temperaments, thought processes, and reactions to their surroundings. This naturally leads to further self-acknowledgement and ultimately self-assertion. Most leadership development programs answer the will to meet the requirement of self-actualization. Leaders are given tools and methods to develop vanity, knowingness self-discipline, uncover their potential, their purpose, and realize the motivation to attain their goals. Initially, self-actualization was the best level of development in Maslow Hierarchy of wants. Years when the event of his initial theory, Maslow intercalary another would like on the far side self-actualization: self-transcendence, which works on the far side individual desires. Self transcendent individual's square measure radio-controlled from inside and those they add service to others in no matter method is correct for them. Their perspective is enlarged, and their goals and causes square measure bigger than themselves. Their actions square measure meshed toward the very best sense of the planet around them. extremely effective leaders usually describe their work their mission in those terms. They perceive that achieving property results will solely extremely be done if they're within the service of

#### Data Analysis

Source: Primary Survey. The total sample size considered is 100.

Sr.No	Respondents	High	%	Medium	%	Low	%	Total	%
1	Electronics and Wholesalers Manufacturers.	11	55	6	30	3	15	20	100
2	Chemicals Wholesalers and Manufacturers.	14	70	4	20	2	10	20	100
3	Ayurvedic, Cosmetics and Herbs Wholesalers and Manufacturers.	11	55	5	25	4	20	20	100
4	Pharmaceuticals Wholesalers and Manufacturers	13	65	4	20	3	15	20	100
5	Agricultural Wholesalers and Manufacturers.	11	55	4	20	5	25	20	100
	<b>Total</b>	<b>60</b>	<b>61.25</b>	<b>23</b>	<b>26.25</b>	<b>17</b>	<b>12.5</b>	<b>100</b>	<b>100</b>

#### Data Interpretation

**1) Electronics and Wholesalers Manufacturers.-** The total sample considered was 20 out of which 11 (55%) respondents had given a high grade to the yogic principle as supportive to employee engagement. Whereas 6(7.5) respondents had given a medium grade and 3 (3.75%) have given a low grade.

**2) Chemicals Wholesalers and Manufacturers -** Out of the total sample of 100 respondents 20 respondents are from







Chemicals Wholesalers and Manufacturers out of these 14 (70%) have responded high grade whereas 4 (20%) have opined that grade is medium and 2 (10%) respondents said that the grade is low.

**3) Opinions of Ayurvedic, Cosmetics and Herbals Wholesalers and Manufacturers** - Out of the total sample of 100 respondents 20 respondents are Ayurvedic, Cosmetics and Herbals Wholesalers and Manufacturers out of these 11 (55%) have responded high grade to the application yogic principles grade to the practice of yogic principles as supportive to the development of Employee Engagement the whereas 5 (25%) have opined that grade is medium and 4 (20%) respondent said that the grade is low.

**4) Opinions of Pharmaceuticals Wholesalers and Manufacturers** - Out of the total sample of 100 respondents, 20 respondents are Pharmaceuticals Wholesalers and Manufacturers out of these 13 (65%) have responded high grade to the practice of yogic principles as supportive to the development of Employee Engagement whereas 4 (20%) have opined that grade is medium and 3 (15%) respondents said that the grade is low.

**5) Opinions of Agricultural Wholesalers and Manufacturers** - Out of the total sample of 100 respondents, 20 respondents are Agricultural Wholesalers and Manufacturers out of these 11 (55%) have responded high grade to the application yogic principles whereas 4 (20%) have opined that grade is medium and 5 (25%) respondents said that the grade is low.

#### **Conclusion**

It is concluded that the majority of the respondents i.e. 61.25% have preferred the high impact of Yogic Principles on Employees Engagement whereas 26.25% of respondents have shown the medium impact of Yogic Principles on various aspects of Employee Engagement and the remaining 17% of respondents have shown the low impact of Yogic Principles on various aspects of Employee Engagement. The paper concludes that the concept of Yogic Principles as spiritual instrument for the development of Employee Engagement.

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*Prof. / Dr. / Mr. / Ms./ Mrs.* **DR. SHITAL MANTRI**

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*has participated and presented a research paper titled*

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**MANUFACTURING UNITS IN PUNE.**

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