The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences, education and information & technology. It intends to reach the researcher’s with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.
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ARTICLE 32: A DERIVATIVE RIGHT?

Srijan Sandip Mandal*

* Srijan Sandip Mandal, University of Hyderabad, INDIA.

ABSTRACT

The paper argues that Article 32 in the Constitution of India is not a derivative right, at least not to the extent of being an imitation of Anglo-American legal tradition. It is however a derivative right, to the extent that it is influenced by that tradition. Given this ambivalence of meaning, the paper suggests an alternative term – assemblage – to describe the Article.

KEYWORDS: Constituent Assembly, Constitution, Constitutional Remedies, Fundamental Rights.
FINANCIAL PERFORMANCE OF SHG WORKING UNDER MICRO FINANCES IN KARNATAKA

Ms. Preethi S.J.G *; Ms. Nitty Antony**

* Assistant Professor in Economics, Kristujayanti College, Bangalore, INDIA.
** Assistant Professor in Commerce, Kristujayanti College, Bangalore, INDIA.

ABSTRACT

The banking sector has been expanded to provide credit to rural population, yet large number of population continued to remain outside the fold of their formal rural banking system. As an alternative to their delivery mechanism, idea of self-help group came into existence. In the present paper, 3 banks (Commercial bank, RRB and Cooperative banks) are selected to study the financial performance of SHG working under Micro finance in Karnataka. The performance of SHG was studied using ratio analysis. Correlation analysis used identified the relation between saving and loan received by SHG and Regression analysis used to find out women SHG contribution in total saving and Loan Disbursement. The findings reveal that the Cooperative banks has provided more loans to SHG and it saved more of SHG savings compare with other banks. Correlation results showed that there is high positive correlation between saving and Loan received of SHG. Finally regression results proved that in total annual saving and loan disbursement Women SHG playing a major role.

A STUDY OF THE JOB SATISFACTION OF SECONDARY SCHOOL TEACHERS IN RELATION TO THEIR SENSE OF HUMOUR.

Dr. Umender Malik *; Deepti Yadav **

* Assistant Professor in Economics, Kristujayanti College, Bangalore, INDIA.
** Assistant Professor in Commerce, Kristujayanti College, Bangalore, INDIA.

ABSTRACT

The study has been conducted on a sample of 100 teacher’s job satisfaction in relation to their sense of humour. The sample has been taken of those teachers who are teaching in senior secondary schools of Delhi. The samples of teachers are selected randomly. The data was analyzed statistically by using mean, S.D, SEm & t-value and the study revealed that there is significant differences among the job satisfaction of senior secondary school teacher’s in relation to their high sense of humour and low sense of humour.

KEYWORDS: job satisfaction, sense of humour, secondary school teachers
QUALITATIVE REGRESSION MODELS-SOME APPLICATIONS

Dr. K. N. Sreenivasulu *; Mr. M. Venkataramana **; Prof. M. Subbarayudu***

* Assistant Professor,
Department of Statistics & Computer Applications.
Acharya N. G. Ranga Agricultural University,
Agriculture College, Mahanandhi.

** Research Scholar,
Department of Statistics,
S. V. University, Tirupati, INDIA.

*** Professor & Head, Department of Statistics,
S. V. University, Tirupati, INDIA.

ABSTRACT

We know that regression model is a mathematical representation of the problem under consideration, to measure of average relationship between a dependent variable and one or more independent variables. Generally a linear model \( Y_{nx1} = X_{nxk} \beta_{kx1} + \epsilon_{nx1} \) may be estimated through ordinary least squares method with some usual assumptions. Depending upon the statistical significance of individual OLS estimates of the parametric vector \( \beta \) and significance of complete regression respectively, we can test the influence of regressors individually and jointly on the dependent variable of the problem under study. In regression analysis the dependent variable is frequently influenced not only by the quantitative variables but also by the variables that are qualitative in nature. Qualitative variables indicate presence or absence of quality that take values 1 or 0 and called dummy variables. Regression models which contain all regressors exclusively dummy are called ANOVA models. And regression models containing a mix of quantitative and qualitative regressors are called ANCOVA models. The purpose of this paper is to present some ANOVA and ANCOVA models with some specific examples which can be adapted to any similar situations in any area of interest for the purpose of regression analysis of data with exclusively qualitative and qualitative along with quantitative variables as regressors.

KEYWORDS: Regression, Dummy Variables, ANOVA and ANCOVA models.
BUREAUCRACY AND CHALLENGES OF DEVELOPMENT

Dr. Jitendra Sahoo*

*Associate Professor,
Department of Political Science,
University of Gour Banga,
Malda, West Bengal, INDIA.

ABSTRACT

The bureaucracy is self-centered and egoist by nature and develops an elitist and aristocratic outlook. The bureaucracy in India was evolved during British period and it was not accountable to people for its activities. The rules and procedures were designed in such a way which ensures its strong control over the affairs of the government without being accountable to the citizens. This tendency of the bureaucracy continued even after independence. Bureaucracy in India, in recent period, have displayed the tendency of affiliating with either different political parties or individual political leaders.

KEYWORDS: Bureaucracy, Aristocratic, Accountable, Affiliating.
WELFARE SCHEMES FOR GIRL CHILD IN HARYANA: A STUDY

DR. Meenu Kapur *; MS. Payal Lamba **

*H.O.D & Associate Professor of Public Administration
Guru Nanak Khalsa College
Yamuna Nagar, Haryana.

** Assistant Professor of Public Administration
Guru Nanak Khalsa College
Yamuna Nagar, Haryana.

ABSTRACT

As former Prime Minister Pt. Jawaharlal Lal Nehru said, “In order to awaken the people it is the women who have to awaken. Once she is on move, the family moves, the nation moves, Women’s role in beautifying the world enriching the earth and soothing the society in all laudable indeed. But the status of women is inferior to men in social economic and political sphere. Despite all the social hurdles, Indian women stand tall from the of the crowd and are applauded for their achievements in their respective fields. In all aspects the grimmer situation of women welfare in India, has encouraged this study on administration of welfare for girl child in Haryana especially at District level Yamuna Nagar. Suk Anya Samriddhi Yojana is a special deposit scheme in post office or authorized branches of commercial bank. Beti Bachao, Beti Padhao scheme is specially to prevent gender biased sex selective elimination, protection of the girl child and to ensure education for the girl child. The purpose of the present paper is to discuss the impact of the two schemes SSA & BBBP at district level for the upliftment and betterment of girl child.
DEVELOPMENT OF STUDENTS BY THE TEACHERS THROUGH HOLISTIC EDUCATION

Rajkumari Singh *; Amar veer Singh **

* Professor and Head,
Department of Education, IFTM
University, Lodhipur Rajput,
Delhi Road, Moradabad, INDIA.

** Asst. Professor,
Department of Education, IFTM
University, Lodhipur Rajput,
Delhi Road, Moradabad, INDIA.

ABSTRACT

Holistic education does not exist in a single, consistent form. It emphasizes the education of the student beyond the confines of the classroom and moves the concept of a child-centred educational approach to a much more radical programme of education. It is best described as a group of beliefs, feelings, principles and general ideas that share a family resemblance. It is more than the education of the whole student and addresses the very broadest development of the whole person at the cognitive and affective levels. Holistic education focuses on the fullest possible development of the person, encouraging individuals to become the very best or finest that they can be and enabling them to experience all they can from life and reach their goals. These experiences or achievements can be rare, special and deeply meaningful experiences for the individual or could represent a position, role or vocation that they perceive as unique or special and is an important goal in their life. This could be described as the vision of holistic education. The aim of holistic education must be to prepare students for a fulfilling and productive life in which their skills and attributes are constantly challenged, developed and applied as part of their lifelong learning. It is an educational journey of personal discovery starting within formal education and then continuing throughout life. The learning and life experiences are continuous with individuals gaining in different ways from the various situations and demands that they are presented with. It could be argued that this is the aim of any good
educational system. This is not disputed but while there remains a predominant focus on the value of a knowledge-based educational system the advantages of holistic education will not be realized.

**KEYWORDS:** Holistic, Holism, Curriculum, Spiritual, Interconnetion, Humanism etc.
ROLE OF SHG IN COMMUNITY DEVELOPMENT WITH REFERENCE TO RATNAGIRI DISTRICT

Darshana D. kadwadkar *; Dr. Ms. ThankamGhule **

*K.B.College.
**M.D. College.

ABSTRACT

Women were not allowed to think independently and could never identify an independent identity within or outside the family. As women entrepreneurs and to encourage them, the government may offer various incentives and subsidies. However, in the market place, they will have to survive and grow only on their merit. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength.

KEYWORDS: independently, entrepreneurs, encourage, empowerment, strength
PERFORMANCE EVALUATION OF BANK SPONSORED MUTUAL FUNDS: THE CASE OF THE INDIAN MARKET

Prof. V. Vanaja *; Dr. S. Krishnaprabha **

*Associate Professor, Department of Management Studies, Sri Ramakrishna Engineering College, Coimbatore, INDIA.

**Associate Professor, Department of Management Studies, Sri Ramakrishna Engineering College, Coimbatore, INDIA.

ABSTRACT

Mutual fund is an important segment of the financial system. It is non-fund based special type of institution which acts as an investment conduit. Mutual funds have emerged as dynamic financial intermediary between the suppliers and the users of money. Wide varieties of schemes are being launched by mutual fund players which often confuse the investors. In this complex scenario, this study of Performance evaluation would help the investors to choose the best schemes available and will also help the AUM’s in better portfolio construction and can rectify the problems of underperforming schemes. The objective of the study is to evaluate the performance of different bank sponsored mutual fund schemes in India on the basis of returns and comparison with their benchmarks and also to appraise the performance of bank sponsored mutual fund schemes using risk adjusted measures as suggested by Sharpe, Treynor and Jensen. The study revealed that most of the bank sponsored mutual funds have a positive return during the period of study and majority of the schemes outperformed the market.

KEYWORDS: financial intermediary, investment alternative, performance evaluation, bank sponsored, benchmark.
ABSTRACT

The IT Industry is facing a new future in terms of demographics at work: it will soon have five generations in the workplace at once. Earlier, organisations had only 2-3 generations, but now it is raised to five. The managers are in a dilemma when it comes to managing these employees of different generations. In light of the declining proportion of younger workers and projected shortages, many employers will need to turn to mature, experienced workers in order to gain and maintain a competitive advantage. This qualitative applied research paper is an effort made at providing effective tools and assisting the present managers to maximize the organisational efficiency by capitalizing on the unique characteristics of the multigenerational workforce. A descriptive study was conducted based on secondary data collected through books, articles, published reports in various national, international magazines, websites of companies etc. Similarities and dissimilarities were found among the different generations. The outcome of the study includes innovative techniques that can be used by the managers to solve the generation issues. The findings also highlights the difference in expectations of the different generations regarding employment demands, needs for orientation, training, career growth, retirement options, perks and benefits. The bottom line solution for such problems is that, one in every four workers tried to avoid conflict with the worker from other generations. It is evident that the employees by default do not alien themselves from the other generations. Therefore, proper platform, communication can definitely bring peace and harmony between the generations. This paper is an attempt towards this end to provide various strategies and tools to...
break this ice between the generations. An intensive literature review was conducted and an effort is made to fill the research gaps.

**KEYWORDS:** Five generations, Silents, Baby boomers, Generation Xers, Generation Y, Generation Z, Generation savvy.
SHAREHOLDERS ACTIVISM IN CORPORATE GOVERNANCE

Dr U. Padmavathi*

*Professor,
Sri Devi Women’s Engineering College.
Tirumala Enclave, New Nallakunta.
Hyderabad, Telangana State, INDIA.

ABSTRACT

Corporate law in India too has undergone changes in relevant rules and regulations due to corporate frauds and failures. Corporate Governance structure under the companies Act, 2013, is standing on six pillars, which included Independent directors, Audit committee, Auditors, Internal Audit, Whistle Blower policy and secretarial Audit Report. Active participation of all stakeholders in corporate governance framework, continuous regulatory changes and entry of domestic and overseas institutional investors have all given birth to shareholders activism in India. The present article focuses on shareholder activism in corporate governance in India Inc. SEBI LODR regulations have called for greater degree of disclosures by companies to take-well informed decisions for the shareholders in general and minority shareholders in particular. The key drivers in shareholders activism in India include Regulatory reforms, related party transactions, Annual reports and Business Responsibility Reporting, E-voting and postal ballot, responsibilities of auditors in reporting fraud, appointment of director by small shareholders, Equity research analysis and proxy advisors. The rising scenario of shareholder activism and corporate governance standards, it is needless to mention that active participation of shareholders will bring more alertness on corporate governance arena in India Inc.

KEYWORDS: Corporate Governance, Companies Act, 2013, SEBI LODR, 2015, Shareholders Activism
HORTICULTURE DEVELOPMENT IN ANDHRA PRADESH WITH SPECIAL REFERENCE TO ANANTAPURAMU DISTRICT

Dr. Subbarayudu*

*Post Doctoral Fellowship, Department of Economics, Sri.KrishnaDeveveraya University, Anantapuramu (District) Andhra Pradesh (State).

ABSTRACT

India has the distinction of being the largest producer of fruits in the world and second largest producer of vegetables after China and third largest producer of fruits after the United States and Brazil. The range of Horticulture products includes fruits, vegetables, spices, coconut, floriculture, medicinal and aromatic plants, mushrooms, cashew, cocoa, etc. Horticultural crops offer a great diversity in diet. Both for ecological sustainability and human health horticulture is very important for the country. A good beginning has already been made in that direction and in the years to come horticultural crops will be playing a meaningful role in fighting hunger and malnutrition in country. India has agrarian economy, majority of population 65-70 percent dependant on agriculture. Agriculture/horticulture contributes 28 percent of Gross Domestic Product, provides employment to 61 percent population. India’s export of agriculture/horticultural products is 15 percent of the total export of the country –very negligible share in the global market. With a highly educated population, a long tradition of innovation, and a vibrant private sector, India is well placed to benefit from the opportunities of globalization, liberalization of trade in Agriculture/horticultural products offers the best option to reduce poverty for developing countries like India. Many technological developments have taken place in boosting the production of Agriculture/horticultural products but still the share of export is very low in the world trade.

KEY WORDS: Horticulture, sustainability, floriculture, liberalization.
“CORPORATE SOCIAL RESPONSIBILITIES–IS WHAT WE DO EVERY DAY”

Esha*; Rahul**

*Research Scholar,  
PTU, Jalandhar, PUNJAB.  
**Research Scholar,  
PTU, Jalandhar, PUNJAB.

ABSTRACT

“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you’ll do things differently” – Benjamin Franklin

The concept of globalisation & liberalization have changed the time. Now Organisations regularly have to make decisions about issues that have a dimension of social responsibility. The concept of Corporate Social Responsibility (CSR) focuses on the idea that beyond making profit, a business has social obligations. It is the responsibility of the companies to produce an overall positive impact on the society. It is pursued by business to balance their economic, environmental and social objective while at the same time addressing stakeholders’ expectations and enhancing shareholders’ value. The importance of corporate social responsibility surfaced in the year 1960 when the activist movement began questioning the singular economic objective of being maximization of profits. After analysing even various aspects, this concept is still surrounded by some misconceptions. So this study will through the light on the actual truth behind implementing CSR practices. It’s not only the society that is going to be benefited by these practices but business firms too enjoy the benefits. The present work is an attempt to capture the myths and realities behind the concept of social responsibility. Further study will cover the drivers pushing business towards the implementation of CSR practices.

KEYWORDS: Corporate Social Responsibility (CSR), changing scenario, business, myths & realities about CSR.
EFFECT OF HUMIC ACID ON SPROUTING AND ROOTING OF STEM CUTTINGS OF DALBERIGA SISSOO ROXB.

M V Durai*

*Seed Technology Division
Institute of Forest Genetics & Tree Breeding,
campus, R S Puram, Coimbatore,
Tamil Nadu (INDIA).

ABSTRACT
The present study was conducted at FRC, Mandar (Ranchi), Jharkhand to study effect of the humic acid on sprouting and behavior of Dalbergia sissoo. The extracted humic acid was acidic in nature and available N and P content was lower than commercial HA (Humicil). Branch cuttings were treated with different concentrations of extracted HA in different months and its responses were recorded. Both sprouting and rooting were varied significantly with time, position and humic acid concentrations. The 0.08% extracted HA shown highest sprouting and survival per cent during August and September whereas 0.02% HA produced maximum sprouts and survival percent during December month. The highest percentage of both sprout and survival of basal and terminal cuttings were found at 0.04% and 0.08% HA, respectively during February. Extracted HA promotes root growth and root nodule in the clonal seedlings at 0.06% HA. Shoot growth and biomass of clonal seedlings were augmented by HA at 0.08% HA.

KEYWORDS: Rooting, cutting, humic acid, sissoo, season, propagation
DISCOURSE OF MOTHERHOOD IN MAHASWETA DEVI’S SELECTED WORKS

Dr. Shikha Goyal*

*Associate Prof. in English
JCDM College of Engg.,
Sirsa, INDIA.

ABSTRACT

Motherhood is a major concern of the feminists. In all patriarchal societies, women’s social and economic roles are confined to the biological, sexual and maternal aspects. Mahasweta Devi through her fiction has presented various dimensions of motherhood. "Breast Giver” deals with the commercial use of motherhood, "Bayen" describes the plight of a mother who is separated from her son under the patriarchal hegemony and her novel Mother of 1084 depicts the self realization and resistance of a bereaved mother after the death of her son. Mahasweta Devi through her works not only subverts the Indian concept of glorifying motherhood but also lends courage and voice to the mothers to resist oppression perpetuated on them.

KEYWORDS: Motherhood, glorifying, perpetuated, dimensions
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- Business Management
- Social Science & Humanities
- Education
- Information Technology
- Scientific Fields

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