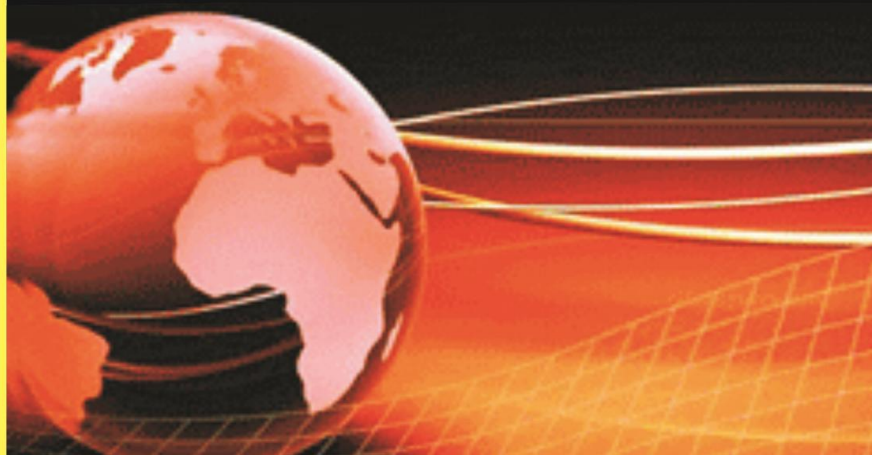


ACADEMICA

ISSN (online) : 2249-7137

# ACADEMICA

An International  
Multidisciplinary Research  
Journal



Published by  
**South Asian Academic Research Journals**  
A Publication of CDL College of Education, Jagadhri  
(Affiliated to Kurukshetra University, Kurukshetra, India)

**ACADEMICIA**

An International Multidisciplinary Research Journal

ISSN (online) : 2249 –7137

Editor-in-Chief : Dr. B.S. Rai

Impact Factor : SJIF = 5.099

Frequency : Monthly

Country : India

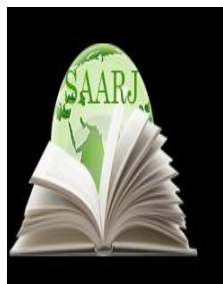
Language : English

Start Year : 2011

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.  
EBSCO Discovery, Summon(ProQuest),  
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: [academicia@saarj.com](mailto:academicia@saarj.com)**VISION**

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.

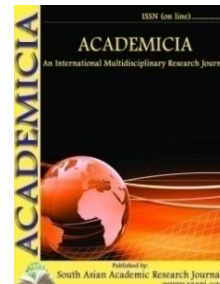


Published by: South Asian Academic Research Journals

# ACADEMICA:

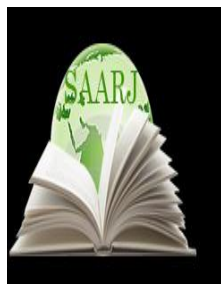
## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)



SR. NO.	PARTICULAR	PAGE NO	DOI NUMBER
1.	“RELATIONSHIP OF ACADEMIC STRESS ON MENTAL HEALTH AND STUDY HABIT AMONG B.COM STUDENTS IN CHRIST COLLEGE IRINJALAKUDA”  Dr. Josheena Jose	5-16	10.5958/2249-7137.2017.00057.X
2.	ISSUES, CHALLENGES AND TRENDS, THAT FACING WOMEN IN TOURISM INDUSTRY  Dr. Avanendu Parashar Pandey & Prakhar Singh Pal	17-24	10.5958/2249-7137.2017.00058.1
3.	E-COMMERCE IN INDIA: TRENDS AND CHALLENGES  Aakriti Saini	25-34	10.5958/2249-7137.2017.00059.3
4.	INDIA’S 29TH STATE-TELANGANA, IS NEW GOVERNMENT POLICY IS DIVIDE AND RULE?  Kolapuri Chandrashekar	35-40	10.5958/2249-7137.2017.00060.X
5.	PERFORMANCE EVALUATION OF TAX SAVING SCHEMES (ELSS) ON VARIOUS MUTUAL FUND COMPANIES IN INDIA  Anu Sebastian & Dr. A Ananth	41-47	10.5958/2249-7137.2017.00061.1
6.	CRITICAL ANALYSIS OF INTERNET BANKING PROBLEMS IN THE NATIONAL CAPITAL REGION OF INDIA  Dr. Ashima Tandon	48-66	10.5958/2249-7137.2017.00062.3

<b>7.</b>	<b>TRENDS OF PUBLIC EXPENDITURE AND IT'S PLAN PERIOD</b> Dr. Satendra Kumar yadav , Mr.Yogesh Kumar & Mr. R.K. Dwivedi	<b>67-78</b>	<b>10.5958/2249-7137.2017.00063.5</b>
<b>8.</b>	<b>PERFORMANCE COMPARISON OF MAP/REDUCE AND APRIORI AND IMPROVEMENT IN ITS IMPLEMENTATION</b> Ms.Poonam Verma & Ms. Arpana Chaturvedi	<b>79-83</b>	<b>10.5958/2249-7137.2017.00064.7</b>
<b>9.</b>	<b>HYPERLIPIDEMIA: A PUBLIC HEALTH IMPLICATION</b> Malaha Abdul Rasheed & Gurjeet Kaur Chawla	<b>84-94</b>	<b>10.5958/2249-7137.2017.00065.9</b>
<b>10.</b>	<b>SUICIDE IN INDIA</b> D.Sumathi & Dr.R.Dhakshina Murthy	<b>95-104</b>	<b>10.5958/2249-7137.2017.00066.0</b>



Published by: South Asian Academic Research Journals

# ACADEMICA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00057.X**

### **“RELATIONSHIP OF ACADEMIC STRESS ON MENTAL HEALTH AND STUDY HABIT AMONG B.COM STUDENTS IN CHRIST COLLEGE IRINJALAKUDA”**

**Dr. Josheena Jose\***

\*Assistant Professor,  
P.G Department of Commerce,  
Christ College (Autonomous) Irinjalakuda.  
e-mail.id josheenajose@gmail.com

#### **ABSTRACT**

*Stress is highly individualistic in nature. In small quantities, stress is good; it can motivate and help students to become more productive. However, too much stress, or a strong response to stress can be harmful. How we perceive a stress provoking event and how we react to it determines its impact on our health. There are strong chances for this stress to break a person, both, internally and externally, also on mind and body and so. It is wise to adapt the best and possible ways to handle it, at the right time. Here an attempt is made to study the “Relationship of academic stress on mental health and study habit among B.Com Students in Christ College Irinjalakuda”. The competition for grades, the need to perform, peer relationships, fear of failure, career choice, and many other aspects of the college environments are real life challenges that manifest as mental stress. Many researchers have found that there is a direct relationship between stress and academic performance of college students. This study would help the students to discover the various stressors affecting their academics and personal life.*

**KEYWORDS:** *Stress, academic stress, mental health and study habit.*

#### **REFERENCES**

1. Dixon, Wayne A.; Heppner, P. Paul; Anderson, Wayne P. (1991). Problem-solving appraisal, stress, hopelessness, and suicide ideation in a college population. *Journal of Counseling Psychology*, Vol. 38(1), Jan 1991, 51-56.

2. Sarmany, S. V. (1994). Load and stress in school: their sources and possibility of coping with them. *Studia Psychologica*, 36(1), 41-54.
3. Dawood, N. (1995). Stressors encountered by junior high school students and their relation to grade point average, sex and grade Jordan. *Deanship of Academic Research*, 22, 3671-3706.
4. Schafer, W. (1996). Passing the test of college stress. In W. Schafer (Ed.), *Stress management for wellness* (543–563). Orlando: Harcourt Brace.
5. Rosse, S. E., Neibling, B. C. & Heckert, T. M. (1999). Sources of stress among college students. *College student Journal*, 33(2), 312-317.
6. Struthers, C. W., Perry, R. P., & Menec, V. H. (2000). An examination of the relationships among academic stress, coping motivation, and performance in college. *Research in Higher Education*, 41, 581–592.





Published by: South Asian Academic Research Journals

# ACADEMICIA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00058.1**

### ISSUES, CHALLENGES AND TRENDS, THAT FACING WOMEN IN TOURISM INDUSTRY

**Dr. Avanendu Parashar Pandey \*; Prakhar Singh Pal\*\***

\*Centre for Tourism Management  
Dev Sanskriti University,  
Haridwar, INDIA.  
e-mail id: avan44@rediffmail.com

\*\*Centre for Tourism Management  
Dev Sanskriti University, Haridwar, INDIA.

---

#### ABSTRACT

*This article shows the study about issues, challenges and trends that facing by women in tourism industry. Present era is known as global village for all over world tourist. Physical boundaries of countries are removed form the nationally and internationally respectively. The major area of this study is that to find out various issues, challenges and trends are reaching to women in tourism industry. Utmost issues that will determinant the global tourism industry recently challenges are growing day by day for women. They are the most important part in the tourism industry as well as our society. They are taking challenges among the industry and solving problem with full potentially. New trends are approaching this industry some of them e.g. sustainable development, green tourism, Eco tourism, health tourism, spiritual tourism, religious tourism, responsible tourism etc. With working continuously there will be raised some issues like working hour, remuneration, multicultural issues, sexual harassment, personal issues and competition. Apart form that women facing hospitality and tourism industry include operating issues, marketing issues, technological issues and economic issues. The solution will be empowering women in respective areas that is health, finance, work conditions, social and global. The contribution of women in tourism is to economic well -being depends on the quality and the revenues from the tourism industry. The overall aim of the research is to promote woman's economic, personal and social empowerment in tourism through partnerships with tour and travel operator's and other stakeholders. This will involve improving employment/entrepreneurship opportunities for women by facilitating their participation in tourism industry, and by creating possibilities for career advancement.*

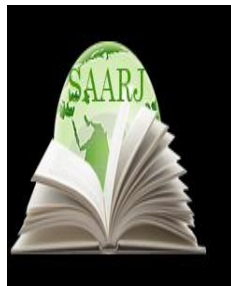
**KEYWORDS:** *Issues, challenges, Trends, Tourism Industry*

---

## REFERENCES

- Aurelio G. Mauri' Yield Management and Perceptions of Fairness in the Hospitality Business,
- International Review of Economics, October, 2007 Prof. Wei Chaing Hong, Competitiveness in the Tourism Sector: A Comprehensive Approach from Economic and Management Points, Physica Verlag, Taiwan, 2008
- Sony KC, Roles and Challenges of Women in Tourism Sector of Western Nepal: A Micro-Ethnographic Study, November 2012
- Laszlo Zsolnai, Spirituality and Ethics in Management, Publication-springer, 2004
- Martin Page, The First Global village, Publication-Casa das Letras (2007)
- World Economic Froume (2014) Globlal Gap Index, WEF
- World Travel and Tourism Council (2014) Global Talent Trends and Issues for the Travel and Tourism Sector
- Dhanaraj Keezhara, Issue of Women in Tourism Development Debate: Understanding, Publication-Equations, Banglor
- Tourist Safety and Security Practical Measures for Destination, WTO (1996)
- [www. Gobal-village-india.com](http://www.Gobal-village-india.com)
- [www. Health-tourism-india.com](http://www. Health-tourism-india.com)
- [www.Challenges for women in tourism industry](http://www.Challenges for women in tourism industry)



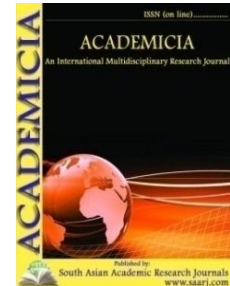


Published by: South Asian Academic Research Journals

# ACADEMICA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00059.3**

### E-COMMERCE IN INDIA: TRENDS AND CHALLENGES

**Aakriti Saini\***

\*Assistant Professor,  
Delhi University, INDIA.  
e-mail id: [saini.aakriti27@gmail.com](mailto:saini.aakriti27@gmail.com)

---

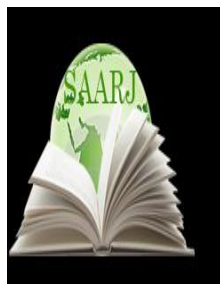
#### ABSTRACT

*The following section of this paper highlights the major trends of E-Commerce in India along with various Challenges. E-Commerce which is popularly known as efficient commerce or empowering Commerce has been a game changer for the Indian Economy. India is an online shopping heaven for the customers, with population armed with smart gadgets and phones which has made everything a click away for every individual. In the Global payment Report 2016, Worldpay analysed 30 markets around the world, including India, China, Hong Kong, Malaysia, Taiwan, South Korea, Singapore and Australia in Asia-Pacific. It was discovered that e-commerce is expected to grow rapidly and that the growth will occur around the world but the emerging markets like India will be taking the lead. E-commerce is predicted to mature by 28 per cent per year from 2016 to 2020. According to Worldpay projections, India will be the world's second largest e-commerce market by 2034 owing to an upsurge in the internet penetration and increasing mobile users in India. Further it talks about various Government initiatives in the form of Skill India, Make in India, Digital India along with the challenges faced in B2CE-Commerce. The paper also highlights the various opportunities which can be harvested by various ecommerce players in India in the long run provided they maintain their stake. An empirical validation is recommended to study the effect of these trends on the buying behaviour of the consumer.*

**KEYWORDS:** E-Commerce , Trends, Challenges, B2C E-Commerce, Growth, Drivers.

**REFERENCES**

- Nazir, S., Tayyab, A., Sajid, A., Rashid, H., Javed, I. (2012). How online shopping is affecting consumers buying behaviour in Pakistan?. *International Journal of Computer Science Issues*, Vol.9 (3), pp.486-495.
- Prabuddha De, Yu (Jeffrey) Hu and Mohammad S. Rahman.(2010). Technology Usage and Online Sales: An Empirical Study. *Management Science*, Vol. 56, No. 11pp. 1930-1945.
- PwC India Proposition. (2015). Ecommerce in India : Drivers and Challenges. Corporate Communications, India.
- Rotfeld, H. J.. (2002). Slapping Down Dangerous Information. *The Journal of Consumer Affairs*, 36(1), 127–130.
- Saunders, M., Lewis, P., Thornhill, A. (2009). *Research Methods for Business Students*, Essex: Pearson Education.
- Smith, A., D., Rupp, W., T. (2003). Strategic online customer decision making: leveraging the transformational power of the Internet. *Online Information Review*, Vol.27(6), pp.418-432.
- Tamimi, N., Rajan, M. and Sebastianelli, R. (2003), “The state of online retailing”, *Internet Research, Applications and Policy*, Vol. 13 No. 3, pp. 146-55.
- Vasquez, D., Xu, X. (2009). Investigating linkages between online purchase behavior variables. *International Journal of Retail & Distribution Management*, Vol.37(5), pp.408-419.
- Zhou, L., Dai, L., Zhang, D. (2007). Online shopping acceptance model-A critical survey of consumer factors in online shopping. *Journal of Electronic Commerce Research*, Vol.8 (1), pp.41-62.

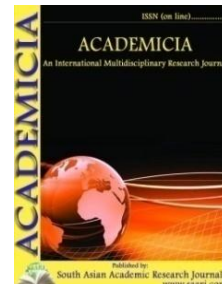


Published by: South Asian Academic Research Journals

# ACADEMICIA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00060.X**

### INDIA'S 29TH STATE-TELANGANA, IS NEW GOVERNMENT POLICY IS DIVIDE AND RULE?

**Kolapuri Chandrashekar \***

\*MA Political Science (student),  
University of Hyderabad, INDIA.

e-mail id: chandrashekarkolapuri10@gmail.com

---

#### ABSTRACT

*This article explores the entire struggle of Telangana state partition from united Andhra Pradesh and then additionally concentrate on "how some political parties had used the separation movement into their favor of their party promotion or benefits." This paper is also explaining the significant role of students in all Universities of Telangana. This article describes the formation of new government by Telangana Rashtra Samithi (TRS). This article attempt to analyze the need for implementation of "a policy of the golden Telangana." But in reality, the government is doing the identity politics. Moreover, this paper explains why the budget has divided into different groups of caste and religion. Why education sector is the deliberately avoiding ? in the implementation of equal access to education irrespective of poor and rich people. Similarly, this government plan is to make a division between the identity of caste and religion. New government policy appears like massive social justice giving the entire people of Telangana, but in reality, the government is implementing their identity to capture the power in future. The TRS party motive is to come into power and to achieve the goal of sustainable development in the State, but now it has been implementing development activities based on caste and religion. The article concludes that based on our personal observation from 2014 to till now (March 2017). The policies which are implementing by the new government is very near to their actual intention and political agenda that is to divide and rule of society on the grounds of caste and religions and to make the next elections easily sustain of the government. Eventually, it makes reasonable arguments on "how This government is following the strategies of divide and rule and its destruction of the sub-community integration in Telangana state.*

**KEYWORDS:** *State struggle, Government, Identity Politics, Caste and Religion.*

**REFERENCES**

1. History of Telangana and state formation by V.Prakash
2. History of modern Andhra by P.Raghunadha Rao
3. <http://www.jnu.ac.in/SSS/Archive/TelanganaMovement.html>
4. <http://www.thehindubusinessline.com> TRS will form first Telangana Government Hyderabad, May 16
5. CURRENT SCENARIO OF EDUCATION SYSTEM – A CASE STUDY OF TELANGANA STATE by Mayuri Srivastava, Dr. B. Raj Kumar
6. <http://trspartyonline.org>
7. Comprehensive ‘Agriculture Policy’ sought to help farmers By Our Bureau | THE HANS INDIA | Oct 05, 2016
8. Caste wise population in Telangana districts – Household survey report by TELUGUVAAHINI · JANUARY 12, 2015
9. Religion wise population in Telangana – Household Survey 2014 report By TELUGUVAAHINI · JANUARY 13, 2015
10. TRS agenda in Telangana by Krishnarjun on 29 Aug 2014 in vijayvaani.com
11. KCR’s focus on caste-vocation groups [www.telugu360.com](http://www.telugu360.com)



Published by: South Asian Academic Research Journals

# ACADEMICA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00061.1**

### PERFORMANCE EVALUATION OF TAX SAVING SCHEMES (ELSS) ON VARIOUS MUTUAL FUND COMPANIES IN INDIA

**Anu Sebastian\***; **Dr. A Ananth\*\***

\*Student,

Master of Business Administration,  
Gnanam School of Business, Thanjavur,  
Tamil Nadu, INDIA.

e-mail id: anusebastian9767@gmail.com,

\*\*Associate Professor,

Gnanam School of Business, Thanjavur,  
Tamil Nadu, INDIA.

e-mail id: drananth77@gmail.com

---

#### ABSTRACT

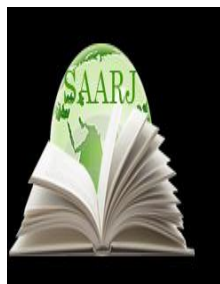
*Mutual funds are one of the most important areas of pooling the small amount of savings from a large number of people and investing them into a diversified pool of assets with varying degree of risk. There are schemes which give double benefits to the investors in respect of their tax saving which is normally called as ELSS. The main purpose of this study is to identify the best tax saving schemes as per the individual investing behavior and evaluating the performance of fund manager in the portfolio selection. The research gap we identified for this study is that, the behavioral aspects of individual investor for the selection of ELSS schemes and their performance. For the effective study, the researchers have chosen 5 private mutual fund companies and 5 public mutual fund companies ELSS direct schemes. The performance evaluation of ELSS is done using, Jensen's Alpha, Sharpe Ratio, Treynor Ratio, Beta and Standard Deviation. The results of the schemes were classified based on individual investor behavior and identified the best risk-adjusted schemes based on the ranking criteria.*

**KEYWORDS:** *ELSS, Jensen's Alpha, Sharpe Ratio, Treynor Ratio, Beta, Standard Deviation*

**REFERENCE**

1. Akhil Mahajan and Arun Sharma(Dec. 2015) “Risk And Return Evaluation Of Equity Linked Saving Schemes Offered By Top 10 Mutual Fund Companies On The Basis Of Asset Under Management” International Journal of Research in Management & Business Studies Vol. 2 Issue 4 Oct.
2. Ajay Mittal\* and Dr. V. K Agarwal\*\*(2015) “Comparative Study of ELSS of Public Sector and Private Sector of Mutual Fund Industry in India” The International Journal of Science & Technology(ISSN 2321 – 919X) Vol 3 Issue 6, June 2015.
3. Dr. Namita Srivastava(March 2014) “Performance Indicators Of Equity Linked Saving Schemes In India: An Empirical Analysis” International Journal of Research In Applied Science And Engineering Technology (Ijras Et) Vol. 2 Issue III, March 2014 ISSN: 2321-9653.
4. Dr. Saritabahl\* and Meenakshi Rani\*\*( July 2012) “A comparative analysis of mutual fund schemes in India” International Journal of Marketing, Financial Services & Management Research Vol.1 Issue 7, July 2012, ISSN 2277 362.
5. N.Bhagyasree and Mrs. B.Kishori(2016) “ A Study on Performance Evaluation of Mutual Funds Schemes in India” IJIRST –International Journal of Innovative Research in Science & Technology. Volume 2 | Issue 11 | April 2016 ISSN (online): 2349-6010
6. N.Venkatesh Kumar\* and Dr. Ashwini Kumar B\*\*(2012) “Determinants Of Mutual Fund Performance With Specific Reference To Equity Linked Savings Scheme” Zenith International Journal Of Business Economics & Management Research Vol.2 Issue 4, April 2012, ISSN 2249 8826.

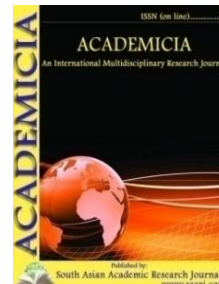




Published by: South Asian Academic Research Journals

**ACADEMICA:**  
**An International**  
**Multidisciplinary**  
**Research Journal**

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00062.3****CRITICAL ANALYSIS OF INTERNET BANKING PROBLEMS IN THE  
NATIONAL CAPITAL REGION OF INDIA****Dr. Ashima Tandon\***

\*Assistant Professor,  
DAV Institute of Management, NH-3, N.I.T,  
Faridabad, Haryana, INDIA.  
e-mail id: ashimatandon77@gmail.com,

**ABSTRACT**

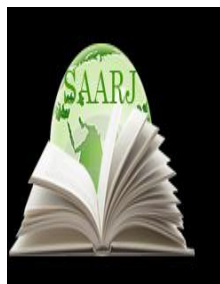
*Technology keeps on changing. The changes in technology have an impact on the competition. The competition in the market has forced the banks to adopt the changing technology in the banking sector. Electronic Banking has emerged as a strategic tool for improving the efficiency of banking functions and also reducing the cost by replacing the paper based methods with automated processes. Electronic Banking consists of number of options with the help of which the customer can avail the services of bank by just sitting at home. Internet Banking is one among them. In the current scenario Internet Banking has gained new heights after demonetization. The purpose of this research work is to study the different problems faced by the users while doing internet banking in the Central national capital region. The paper attempts to find out the relation between the demographic variables and the internet banking problems faced by the consumers. The responses related to the problems faced by the internet banking users has been collected through a survey of the internet banking users (CNCR). In order to collect data a well designed questionnaire was distributed personally to survey the respondents who are using Internet Banking. The data has been analyzed using statistical measures such as percentages, mean scores and standard deviation. Further in order to test the hypothesis and variation of perception among the users on the basis of various variables t- test and F-test have been applied. It was found that there are number of problems that are faced by the respondents during the usage of internet banking.*

**KEYWORDS:** *Electronic banking, Internet banking problems, National Capital Region, Technology.*

**REFERENCES**

1. A. Dagar, "Online Banking : Benefits and Related Issues", International Journal of Commerce, Business and Management , Vol.3, No.5, 2014, pp.715-719.
2. Daniel and C. Storey, "On-line Banking: Strategic and Management Challenges", Long Range Planning, Vol. 30, No.6, 1997, pp 890-898.
3. G. Goel, T. Nandan and K.A. Upadhyay, "Internet Banking in India: Issues and Prospects", The ICFAI Journal Of Bank Management, Vol. 7, No.2, 2008, pp. 47-61.
4. G. Radhakrishna and L. Pointon, "Fraud in Internet Banking: A Malaysian Legal Perspective", ICFAI University Journal of Bank Management, Vol. 6, No.1, 2007, pp. 47-62.
5. G.Sharma , "Study of Internet Banking Scenario in India" , International Journal of Emerging Research in Management &Technology, Vol.5, No.5, 2016 , pp-43-48.
6. H. Sufyan, "Internet Banking in India Consumer Concerns and Bank Marketing Strategies", Research Journal of Management Sciences, Vol.1, No.3, 2012, pp. 20-24.
7. J.Chavan, "Internet Banking- Benefits And Challenges In An Emerging Economy", International Journal of Research in Business Management , Vol. 1, No. 1, 2013, pp.19-26.
8. K.S. Grabner and R. Faullant, "Consumer Acceptance of Internet Banking: The Influence of Internet Trust", International Journal of Bank Marketing, Vol.26, No.7, 2008, pp. 483-504.
9. L. Bradley and K. Stewart, "A Delphi Study of the Drivers and Inhibitors of Internet Banking", The International Journal Of Bank Marketing, Vol.20, No.6, 2003, pp. 250-260.
10. M. H. Trivedi & V.B. Patel, "Problems Face by Customers while Using E-Banking Facilities in India" , International Journal Of Scientific Research, Vol.2 , No.2, 2013, pp.121-123.
11. M. Tan and T.Teo, "Factors Influencing the Adoption of Internet Banking", Journal of the Association for Information Systems, Vol.1, No.5, 2000, pp.1-42.
12. M.J. Cronin, "Global Advantage on the Internet: From Corporate Connectivity to International Competitiveness", New York, Van Nostrand Reinhold, 1996.
13. M.N. Khalil and J.M. Pearson, "The Influence of Trust on Internet Banking Acceptance" , Journal of Internet Banking and Commerce, Vol.12, No. 2, 2007 retrieved on 9<sup>th</sup> Sep 2007 from [http:// www.arraydav.com/commerce/jibc/2007-08/md\\_nor\\_final\\_pdf% 20 ready pdf](http://www.arraydav.com/commerce/jibc/2007-08/md_nor_final_pdf%20ready.pdf).
14. N.F. Doherty, F. Ellis-Chadwick and C.A. Hart, "Cyber Retailing in UK: The Potential of the Internet as a Retail Channel", International Journal of Retail and Distribution Management, Vol. 27, No.1, 1999, pp 22-36.

15. P. Gerrard, J.B. Cunningham and J.F. Devlin J. F., "Why Consumers are Not Using Internet Banking: A Qualitative Study", *Journal of Services Marketing*, Vol.20, No.3, 2006, pp.160-168.
16. R.K. Srivastava, "Customer's Perception on Usage of Internet Banking", *Innovative Marketing*, Vol.3, No.4, 2007, pp.67-73.
17. S.V. Gupta and R. Garg, "Technology Readiness Index of E-Banking Users: Some Measurement and Sample Survey Evidence", *The IUP Journal of Bank Management*, Vol.14, No.4, 2015, pp.43-58.
18. S.W. Anderson, "A Framework for Assessing Cost Management System Changes: The Case of Activity Based Costing Implementation at General Motors 1986-1993", *Journal of Management Accounting Research*, Vol. 7, No.2, 1995, pp.1-51.
19. T. Dube, T. Chitura and L. Runyowa, "Adoption and Use of Internet Banking in Zimbabwe: An Exploratory Study", *Journal of Internet Banking and Commerce*, Vol.14, No.1, 2009, pp.1-13.
20. T. Hughes, "Market Orientation and the Response of UK Financial Services Companies to Changes in Market Conditions as a Result of E-Commerce", *International Journal of Bank Marketing*, Vol.19, No.6, 2001, pp. 222-231.
21. V. Chauhan & V. Choudhary, "Internet Banking: Challenges and Opportunities in Indian Context", *Apeejay - Journal of Management Sciences and Technology*, Vol. 2, No.3, 2015, pp.29-40.
22. V. Ravi, M. Carr and V. N. Sagar, "Profiling of Internet Banking Users in India Using Intelligent Techniques". *Journal of Services Research*, Vol.6, No.2, 2007, pp. 61-73.
23. Y. Mahfooz, N. Faisal and S.A. Mohd., "Internet Banking Security Concerns: An Empirical Study", *PCTE Journal of Computer Science*, Vol. 5, No. 2, 2008, pp. 5-10.



Published by: South Asian Academic Research Journals

# ACADEMICIA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00063.5**

### TRENDS OF PUBLIC EXPENDITURE AND ITS PLAN PERIOD

**Dr. Satendra Kumar yadav \*; Mr.Yogesh Kumar\*\*; Mr. R.K. Dwivedi\*\*\***

\*Asst. Prof.,

IBM, GLA University Mathura, INDIA.

e-mail id: satendra.yadav@gla.ac.in

\*\*Asst. Prof.,

IBM, GLA University Mathura, INDIA.

\*\*\*Asst. Prof.,

IBM, GLA University Mathura, INDIA.

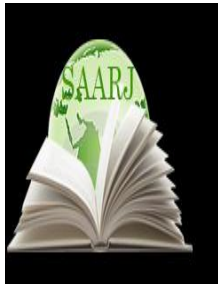
#### ABSTRACT

*Public Expenditures are expenditures incurred by central, state and local governments of a nation for the maintenance of the government, internal and external security and for the promotion of socio-economic welfare of the citizens. The government expenditures mainly consist of expenditures on general, social and economic services. Every year, the government prepares estimates of expenditures, and then puts it for a parliamentary approval (Article 112 – Indian Constitution) in the form of the budget document. Each five year plan has a set of goals, targets and objectives. They show where a country wants to reach and what it wants to achieve within a given time frame. To realize these goals and targets, basic national policies are formulated and strategies devised taking into account past experiences in the execution of earlier plans. However, change being the essence of human progress, these blueprints for development need to be adaptable to take care of changing situations and emerging exigencies and the resultant need to re-order priorities. The much needed flexibility in the implementation of five year plans is, therefore, provided for through the mechanism of annual plans which are prepared each year within the broad framework of the five year plans incorporating such directional changes as are warranted for each year.*

**KEYWORDS:** *Public expenditure, Five year plans, Budget document etc*

**REFERENCES:**

- CSO (2010), "National Accounts Statistics, 2009-10 and earlier issues", Central Statistics Office (CSO), Ministry of Statistics and Programme Implementation, Govt. of India, New Delhi.
- G, Myrdal, "The Trend Towards Economic Planning" The Manchester School of Economics and Social studies vol. XIX 1951
- Dutt R. and Sundaram K.P.M. –Indian Economy, Fortieth Edition, S. Chand Publishers
- A. Premchand, Public Expenditure Management, IMF Washington, DC, 1993, PP. 53-78.
- K. Mukherji, Levels of Economic Activity and Public Expenditure in India -A Historical and Quantitative Study, Asia Publishing House, Bombay, 1965.
- Zahir Muhammed, Public Expenditure and Income Distribution in India, Associated Publishing House, New Delhi, 1972.



Published by: South Asian Academic Research Journals

**ACADEMICIA:**  
**An International**  
**Multidisciplinary**  
**Research Journal**

(A Double Blind Refereed &amp; Reviewed International Journal)

DOI NUMBER: **10.5958/2249-7137.2017.00064.7****PERFORMANCE COMPARISON OF MAP/REDUCE AND APRIORI AND  
IMPROVEMENT IN ITS IMPLEMENTATION****Ms.Poonam Verma\*; Ms. Arpana Chaturvedi\*\***

e-mail id:newjimsgn@gmail.com,

e-mail id: pcord.bca@jagannath.org

**ABSTRACT**

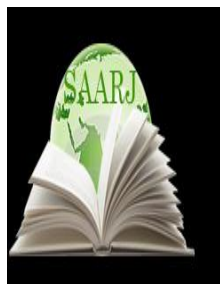
*HDFS is the storage layer of the big data and in the map reduce layer, there are various algorithms that help in the processing of data. In the layer of map reduce, the mapping and reduction of the data takes place. There have been many approaches that help in mapping and reduction of the data of the databases. In this paper, we are representing the review on the Apriori algorithm that has been used to collect the item sets frequently occurring in the database as per the data mining concepts. This paper presents a review on the Map/Reduce algorithm and its comparison with the Apriori algorithm that has been used since a long time for data mining purposes. The libraries of the Map Reduce have been written in different programming languages with various levels available of the optimization. Map Reduce was initially developed and deployed by Google. This group of candidates is tested against the datasets. The candidate generation step terminates, when no further successful extensions are found. This proceeds identifies the frequent individual items in the database and extends them with larger and larger key and value pairs. The Apriori algorithm helps in application domains such as market basket analysis.*

**KEYWORDS:** *Map/Reduce, Apriori Algorithm, Data Mining, Hadoop, HDFS.*



**REFERENCES:**

1. Berlińska, Joanna; Drozdowski, Maciej (2010-12-01). "Scheduling divisible MapReduce computations". *Journal of Parallel and Distributed Computing*. **71**: 450–459. doi:10.1016/j.jpdc.2010.12.004. Retrieved 2016-01-14.
2. Bosagh Zadeh, Reza; Carlsson, Gunnar. "Dimension Independent Matrix Square Using MapReduce" (PDF). Retrieved 12 July 2014.
3. Ng, Andrew Y.; Bradski, Gary; Chu, Cheng-Tao; Olukotun, Kunle; Kim, Sang Kyun; Lin, Yi-An; Yu, YuanYuan. "Map-Reduce for Machine Learning on Multicore". NIPS 2006.
4. Ranger, C.; Raghuraman, R.; Penmetsa, A.; Bradski, G.; Kozyrakis, C. (2007). "Evaluating MapReduce for Multi-core and Multiprocessor Systems". 2007 IEEE 13th International Symposium on High Performance Computer Architecture. p. 13. doi:10.1109/HPCA.2007.346181. ISBN 1-4244-0804-0.
5. He, B.; Fang, W.; Luo, Q.; Govindaraju, N. K.; Wang, T. (2008). "Mars: a MapReduce framework on graphics processors". *Proceedings of the 17th international conference on Parallel architectures and compilation techniques - PACT '08* (PDF). p. 260. doi:10.1145/1454115.1454152. ISBN 9781605582825.
6. Chen, R.; Chen, H.; Zang, B. (2010). "Tiled-MapReduce: optimizing resource usages of data-parallel applications on multicore with tiling". *Proceedings of the 19th international conference on Parallel architectures and compilation techniques - PACT '10*. p. 523. doi:10.1145/1854273.1854337. ISBN 9781450301787.
7. Tang, B.; Moca, M.; Chevalier, S.; He, H.; Fedak, G. (2010). "Towards MapReduce for Desktop Grid Computing". 2010 International Conference on P2P, Parallel, Grid, Cloud and Internet Computing (PDF). p. 193. doi:10.1109/3PGCIC.2010.33. ISBN 978-1-4244-8538-3.
8. Luo, Y.; Guo, Z.; Sun, Y.; Plale, B.; Qiu, J.; Li, W. (2011). "A Hierarchical Framework for Cross-Domain MapReduce Execution" (PDF). *Proceedings of the second international workshop on Emerging computational methods for the life sciences (ECMLS '11)*. doi:10.1145/1996023.1996026. ISBN 978-1-4503-0702-4.
9. Lin, H.; Ma, X.; Archuleta, J.; Feng, W. C.; Gardner, M.; Zhang, Z. (2010). "MOON: MapReduce On Opportunistic eNvironments". *Proceedings of the 19th ACM International Symposium on High Performance Distributed Computing - HPDC '10* (PDF). p. 95. doi:10.1145/1851476.1851489. ISBN 9781605589428.
10. Marozzo, F.; Talia, D.; Trunfio, P. (2012). "P2P-MapReduce: Parallel data processing in dynamic Cloud environments" (PDF). *Journal of Computer and System Sciences*. **78** (5): 1382–1402. doi:10.1016/j.jcss.2011.12.021.



Published by: South Asian Academic Research Journals

# ACADEMICA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)



DOI NUMBER: 10.5958/2249-7137.2017.00065.9

## HYPERLIPIDEMIA: A PUBLIC HEALTH IMPLICATION

**Malaha Abdul Rasheed\*; Gurjeet Kaur Chawla\*\***

\*Student,

Department of Nutrition and Dietetics,  
Faculty of Applied Science,  
ManavRachna International University,  
e-mail id: graml444@gmail.com

\*\*Research Supervisor,

Department of Nutrition and Dietetics,  
Faculty of Applied Science,  
ManavRachna International University,

---

### ABSTRACT

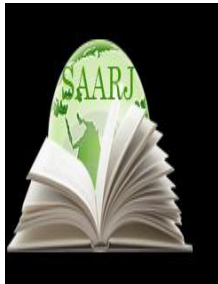
*Plasma lipids are found in the form of cholesterol and triglycerides. In small adequate amounts they have various function in the body. Increased intake of fat in diet and physical inactivity is one of the main causes of hyperlipidemia. Familial hyperlipidemia is inheritance of this condition which would increase the risk of cardiovascular disease in the family. The medical treatment involves consumption of medication, most commonly used are the statins. Furthermore, the long term goal is prevention of cardiovascular disease and reducing their risk factors. Practice of moderate physical activity and a balance diet is the key towards prevention. It is genetically heterogeneous and there is no genetically diagnostic marker. The diagnostic is based on fractal cut points for serum lipids and first medical action is restriction of fat. The dietary factors cannot be dissociated from the genetic factors and also that excess intake of food can stress the metabolic system. However the stress maybe greater if a genetic defect is present. In such conditions dietary factors, such as restriction of fats and oil should be considered. Most European countries are on top of the list. High lipid levels in blood are considered as a major risk factor for cardiovascular diseases.*

**KEYWORDS:** Hyperlipidemia, PublicHealth, CardiovascularDisease,Cholesterol,Triglycerides, Physical Activity,Balance Diet

**BIBLIOGRAPHY**

1. Adams, Lucy B., Hyperlipidemia. Stang J, Story M (eds) (2005) Guidelines for Adolescent Nutrition Services
2. B.A. Wong. 2006. Focus on Statin Research. Nova Science Publishers. 2.
3. Balasubramanyam, A. (2001) Diabetic dyslipidemia. Med-scape.
4. Barengo N. C., Hu G., Lakka T. A., Pekkarinen H., Nissinen A., Tuomilehto J. 2004; Low physical activity as a predictor for total and cardiovascular disease mortality in middle-aged men and women in Finland. Eur. Heart J. 25: 2204–2211
5. BENLIAN Dr. Pascale., March 2014. Hypolipoproteinemia type 3 – A Summary. Pôle de Biochimie Biologie Moléculaire. CHRU de Lille - Centre de Biologie Pathologie.
6. Brian V. Reamy. 2008. Hyperlipidemia Management for Primary Care: An Evidence Based Approach. USA. 10.
7. Centre for disease control and prevention. 2015. High Cholesterol facts. <https://www.cdc.gov/cholesterol/facts.htm>
8. Crouse III, John R., August 1987, Hypertriglyceridemia: A contraindication to the use of bile acid binding resins. *The American Journal of Medicine*. Volume 83, Issue 2, Pages 243-248
9. Enas EA, Chacko V, Pazhoor SG, Chennikkara H and Devarapalli P. 2007 Dyslipidemia in South Asian Patients. *Current Atherosclerosis Reports*;9:367-74.
10. Executive Summary of the Third Report of the National Cholesterol Education Program (NCEP) 2001. Expert Panel on Detection, Evaluation, and treatment of High Blood Cholesterol in Adults (Adult Treatment Panel III) [special communication]. *JAMA*;285:2486-2947.
11. Familial lipoprotein lipase deficiency. 2015. *Genetics Home Reference Website*. February.
12. Fox, Mathew, October 2015. Classification of hyperlipidemia. University of Virginia.
13. Gabbey, A. Erikson., January 30, 2014. Hyperlipoproteinemia. Health line.
14. George S.A. 2004. Peripheral Vascular Disease: Diagnostic and Therapeutic Approaches. Michigan State University. USA. 180.
15. Indrayan A. 2006. Forecasting vascular disease cases and associated mortality in India. Reports of the National Commission on Macroeconomics and Health. Ministry of Health and Family Welfare, India 2005. EN/Section102/Section201\_888.htm. Accessed November 2.
16. Jenkins, Simon P. R. 2005. Sports Science Handbook: A-H (Volume 1), Multi Science Publishing, Great Britain, 383-384.
17. Joshi, SR. Anjana, RM. Deepa, M. Pradeepa, R. Bhansali, A. Dhandania, VK. Joshi, PP. Unnikrishnan, R. Nirmal, E. Subashini, Sri Venkata Madhu, RV. Rao, Das, Ak. 2014. Prevalence of Dyslipidemia in Urban and Rural India: The ICMR–INDIAB Study.
18. Kishor Jain S, Kathivarin MK, Rahul S, chamanal J. 2007. The biology and chemistry of hyperlipidemia, bioorganic and medicinal chemistry; 15: 4674-4699.
19. Kuklina, E.V. Yoon, P.W. Keenan, N.L. 2010. Prevalence of coronary heart disease risk factors and screening for high cholesterol levels among young adults, United States, 1999-2006. *Ann Fam Med*. 8(4):327-33.
20. Liacouras CA, Shamir R. 1997; Pediatric cholesterol screening. Missed opportunities. *Isr J Med Sci* 33:659–62.

21. Lipman TH, Hayman LL, Fabian CV, DiFazio DA, Hale PM, Goldsmith BM, et al. 2000. Risk factors for cardiovascular disease in children with type I diabetes. *Nurs Res*;49(3):160-166.
22. Marinetti G. V., 2012; Disorders of lipid metabolism. 107:108
23. Marinetti G. V., 2012; Disorders of lipid metabolism. 107:108
24. Moll PP. 1983; Total cholesterol and lipoproteins in school children: prediction of coronary heart disease in adult relatives. *Circulation* 67:127–34.
25. National Cholesterol Education Program. 1993. Second report of the expert panel on detection, evaluation, and treatment of high blood cholesterol in adults. NIH Pub. No. 93-3095. Bethesda, MD: National Heart, Lung, and Blood Institute; 180 pages.
26. National Cholesterol Education Program: 1994. Second report of the expert panel on detection, evaluation and treatment of high blood cholesterol in adults, 89, 1333-1445.
27. Pinhas-Hamiel O, Zeitler P. 2000; "Who is the wise man?--The one who foresees consequences". Childhood obesity, new associated comorbidity and prevention. *Prev Med* 31(6):702-705.
28. Reddy KS, Prabhakaran D, Chaturvedi V, Jeemon P, Thankappan KR, Ramakrishnan L, Mohan BVM, Pandav CS, Ahmed FU, Meera R, Joshi PP, Amin RB, Ahuja RC, Das MS, and Jaison TM. 2006. Methods for establishing a surveillance system for cardiovascular disease in Indian industrial populations. *Bulletin of the World Health Organization*;84:461-69.
29. Rolfes, Sharon Rady; Pinna, Kathryn; Whitney, Ellie. 2015; Understanding Normal and Clinical Nutrition. Tenth Edition. 780:781.
30. Roller M, Vivona N, Emmanuele G. 2003. Two Italian kindreds carrying the Arg136→Ser mutation of the Apo E gene: development of premature and severe atherosclerosis in the presence of epsilon 2 as second allele. *NutrMetabCardiovasc Dis*;13:93
31. Sardesai, V., 2003; Introduction to clinical Nutrition. Second Edition. 344:345.
32. Sharda Gupta, Santosh Jain Passi, Rama Seth, Ranjana Mahna & Seema Puri, Kumud Khanna. 2014; Textbook of Nutrition and Dietetics. 294.
33. Soutar AK, Naoumova RP (2007) Mechanisms of disease: genetic causes of familial hypercholesterolemia. *Nat clinpractCardiovasc med* 4: 214-225.
34. Sriram C.S., Gulati S., Vashisht S., Menon PSN. November 2005. Familial Combined Hyperlipidemia in a North Indian Kindred. *Indian Journal of Pediatrics*. Volume 72.
35. Third Report of the National Cholesterol Education Program (NCEP) 2002. Expert Panel on Detection, Evaluation, and Treatment of High Blood Cholesterol in Adults (Adult Treatment Panel III) final report. *Circulation*; 106:3143–3421.
36. Wass, John; Owen, Katharine; 2002; Oxford handbook of endocrinology and diabetes. 839, 446.
37. WHO, 2017. Global Health Observatory Data. Raised Cholesterol: Situation and Trends.
38. World health organization Memorandum. 2016. Classification of hyperlipidemias and hyperlipoproteinemias.



Published by: South Asian Academic Research Journals

# ACADEMICA:

## An International Multidisciplinary Research Journal

(A Double Blind Refereed &amp; Reviewed International Journal)



DOI NUMBER : 10.5958/2249-7137.2017.00066.0

### SUICIDE IN INDIA

D.Sumathi\*; Dr.R.Dhakshina Murthy\*\*

\*Ph.D scholar,

Centre for study of social Exclusion and Inclusive policy ,  
Bharathidasan University, Trichy,  
Tamil Nadu, INDIA.

e-mail id: mercyswo2016@gmail.com

#### ABSTRACT

*Suicide is the act of intentionally causing one's own death. Most people that commit suicide do so because they are in some sort of pain and cannot seem to find a way out. Much work still needs to be done on coming up with more effective ways to help individuals that struggle with suicidal thinking as up to 1,000,000 people die every year from suicide. The premature and violent death of the victims has negative repercussions in society and should be prevented whenever possible. India is not an exception for this. India accounted for the highest estimated number of suicides in the world. On an average, more than one lakh persons commit suicides every year in the country during the decadal period from 2004 to 2014. Importantly however, the care received by the treatment-as-usual arm in this study was below desirable standards because it was limited to the acute management of the somatic sequel of the suicide attempt and did not include psychiatric or psychological assessment or treatment. The task of suicide prevention is daunting. Although suicide attempters are at increased risk of completed suicide, about 10% of attempters persistently deny suicidal intent. This group may continue to be vulnerable.*

**KEYWORDS:** *circumstances, ideation, intentionally, schizophrenia, pesticide poisoning, toxicologists,*

#### REFERENCES

1. ADSI 2012 Annual Report Glossary, Government of India
2. Bray, Carrick (2016-11-04). "Mental Daily Slams India's Mental Health System — Calls It 'Crippling', 'Misogynistic'". The Huffington Post.

3. Braun W. Sallekhana: The ethicality and legality of religious suicide by starvation in the Jain religious community. *Med Law*. 2008; 27:913–24.
4. Bhugra D. Sati: A type of nonpsychiatric suicide. *Crisis*. 2005; 26:73–7.
5. Deshpande, R S (2009), Agrarian Transition and Farmers' Distress in Karnataka. In D. Narasimha Reddy and Srijit Mishra (eds.) 'Agrarian Crisis in India'. New Delhi: Oxford University Press, New Delhi.
6. Deshpande, R S (2002), Suicide by Farmers in Karnataka: Agrarian Distress and Possible Alleviatory Steps, *Economic and Political Weekly*, Vol 37 No 25, pp2601-10
7. Evans G, Norman L. *The Encyclopedia of Suicide*. New York, NY: Facts on File; 1988. Farberow
8. Gururaj, G; Isaac, M; Subhakrishna, DK; Ranjani, R (2004). "Risk factors for completed suicides: A case-control study from Bangalore, India". *Inj Control Saf Promot*. **11**: 183–91. doi:10.1080/156609704/233/289706.
9. "Govt decides to repeal Section 309 from IPC; attempt to suicide no longer a crime". *Zee News*. December 10, 2014. Retrieved December 10, 2014.
10. "India's Mental Health Crisis". *The New York Times*. 2014-12-30.
11. Polgreen, Lydia (March 30, 2010). "Suicides, Some for Separatist Cause, Jolt India". *The New York Times*.
12. Patel, V.; Ramasundarahettige, C.; Vijayakumar, L.; Thakur, J. S.; Gajalakshmi, V.; Gururaj, G.; Suraweera, W.; Jha, P. (2012). "Suicide mortality in India: A nationally representative survey". *The Lancet*. **379** (9834): 2343–51. doi:10.1016/S0140-6736(12)60606-0. PMC 4247159 . PMID 22726517.
13. Suicide Rates – Data by country. World Health Organization 2012. Retrieved 30 November 2015.
14. Singh A.R., Singh S.A. (2003), Towards a suicide free society: identify suicide prevention as public health policy, *Mens Sana Monographs*, II:2, p3-16. ]
15. Suicide prevention (SUPRE) World Health Organization (2012)
16. Suicides in India The Registrar General of India, Government of India (2012)
17. Vijaykumar L. (2007), Suicide and its prevention: The urgent need in India, *Indian J Psychiatry*;49:81–84,
18. Värnik, Peeter (2012). "Suicide in the World". *Int. J. Environ. Res. Public Health*. **9**: 760–771. doi:10.3390/ijerph9030760. PMC 3367275 . PMID 22690161.
19. <http://ncrb.nic.in/CD-ADSI-2012/suicides-11.pdf>



## Editorial Board

**Dr. B.S. Rai**, Editor in Chief

Former Principal  
G.N. Khalsa PG.College, Yamunanagar,  
Haryana, INDIA

**Dr. Romesh Chand**

Professor- cum-Principal  
CDL College Of Education, Jagadhri,  
Haryana, INDIA

**Dr. Dhramveer**

Former Principal  
CDL College of Education, Jagadhri,  
Haryana, INDIA

**Dr. Victor Sohmen**

Professor  
Department of Management and Leadership  
Drexel University Philadelphia, Pennsylvania,  
USA

**Dr. Anisul M. Islam**

Professor  
Department of Economics University of  
Houston-Downtown, Davies College of Business  
Shea Street Building Suite B-489  
One Main Street, Houston, TX 77002, USA

**Obidjon Khamidov**

Professor  
Tashkent State University of Economics,  
UZBEKISTAN

**Dilbar Aslanova**

Professor  
Samarkand Institute of Economics and Service,  
Samarkand, UZBEKISTAN

**Dr. S S Narta**

Professor  
Department of Commerce,  
Himachal Pradesh University, Shimla, INDIA.

**Dr. Michelle L. Rosser**

Professor  
Psychology, Ashford University, USA.

**Dr. Secil Tastan**

Professor  
Management and Organizational Behaviour,  
Marmara University, TURKEY.

**Dr. Ludmila Mladkova**

Faculty  
Management, University of Economics Prague,  
CZECH REPUBLIC

**Dr. Suresh Dhanda**

Associate professor  
Head, Department of Political Science,  
S. A. Jain College, Ambala City, Haryana, INDIA.

**Nagah A. A. Mohamed**

Associate professor  
Sudan University of science and technology,  
SUDAN.

**Dr. Ipseeta Satpathy**

Associate Professor  
Organizational Behavior & Human Resource  
Management, KSOM, KIIT, University,  
Bhubaneswar, Odisha, INDIA.

**Dr B. Mohan**

Associate Professor in English  
S.V. College of Engineering and Technology  
Chittoor, Andhra Pradesh, INDIA

**Dr. Durgesh Nandini**

Associate Professor  
Department of Public Administration,  
IGNOU, Delhi, INDIA

**Jumana M. ELhafiz**

Associate Professor  
Department of Biochemistry, Shendi University,  
Ministry of Health, SUDAN

**Dr. Karun Kant Uppal**

Assistant Professor  
P G Deptt. of Commerce & Management,  
Kamla Lohtia S D College, Ludhiana, INDIA

**Dr. Dalbir Singh**

Assistant Professor  
Haryana School of Business, G.J.U.S & T, Hisar,  
Haryana, INDIA

**Nadeera Jayathunga**

Senior Lecturer  
Department of Social Sciences,  
Sabaragamuwa University, Belihuloya, SRI LANKA

**Rania Al Omari**

Lecturer  
Applied Science University,  
Faculty of Economic and Administrative Science,  
Accounting Department, Jordan-AMMAN

**Amir Askari**

PhD in Psychology  
Crisis Intervention Committee Chair,  
Iranian Psychological Association, Tehran, IRAN

## Categories

- Business Management
- Social Science & Humanities
- Education
- Information Technology
- Scientific Fields

## Review Process

Each research paper/article submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

## Published by

### South Asian Academic Research Journals

A Publication of CDL College of Education, Jagadhri (Haryana)  
(Affiliated to Kurukshetra University, Kurukshetra, India)

Our other publications :

South Asian Journal of Marketing & Management Research (SAJMMR)

ISSN (online) : 2249-877X

SAARJ Journal on Banking & Insurance Research (SJBIR)

ISSN (online) : 2319 – 1422