UNIVERSITY COLLEGE MANGALORE

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3.3.2.1 Number of research papers in the Journals notified on UGC website during the last five years

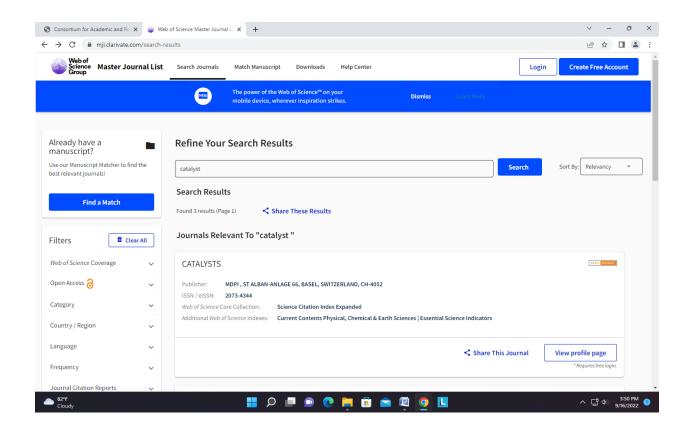
2020-2021

Sl. No	Title of the paper	Name of the Author	Department of the Teacher	Name of the Journal	Year of Publication	ISSN Number	Link to the recognitionin UGC Journal	REMARKS
1	Ligand and base free synthesis of biaryls from aryl halides in aqueous media with recyclable ti0.97 pd 0.03o 1.97	K .M. Usha	Chemistry	Catalyst	2021	ISSN 2073-4344	https://www.researchgate.net/publication/ 349638415 Ligand and Base Free Synthe sis of Biaryls from Aryl Halides in Aque ous Media with Recyclable Ti097Pd003O 197 Catalyst	UGC –CARE List Group -II
2	Indian Retail Investors Share Market Investment Decision with Special Reference to Heuristic Bias and Prospect Bias	Dr. Yathish Kumar	Commerce	Studies in Indian Place Names- Edu Index Journal (Listed in U.G.C CARE).	2021	ISSN 2394-3114	https://www.tpnsindia.org/index.php/sipn/article/view/1877	UGC –CARE List Group -I
3	used for treating rheumatoid	Shakuntala B, Sambuddha, Shobha, Shruthi	Botany	Quantum journal of medical health sciences 1(1): 28-51	2021	ISSN: 1729-0503	https://www.neliti.com/publications/34871 1/medicinal-importance-of-plants-used-for- treating-rheumatoid-arthritis-in-dakshin	UGC –CARE List Group -II
4	=	Dhanaraj K. Dasharatha P. Angadi	Geography	Elsevier Remote Sensing Applications: Society and Environment 23 (2021) 100602	2021	ISSN 2366-3286	https://www.sciencedirect.com/science/art icle/abs/pii/S2352938521001385	UGC –CARE List Group -II

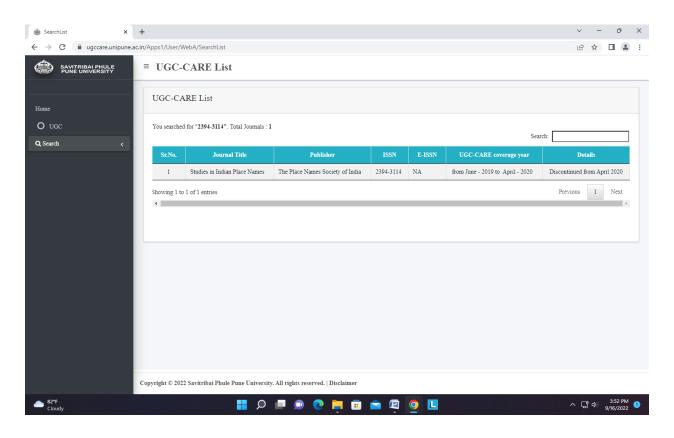
5	linorganic college on Vield of rice	Harish Shenoy and Siddaraju M. N.	Botany	Journal of Applied and Natural Science	2020	ISSN 2231-5209	https://journals.ansfoundation.org/index.p hp/jans/article/view/2433	UGC –CARE List Group -II
6	Integrated Nitrogen Management in Rice Crop through Organic and Inorganic Sources	Harish Shenoy and M. N. Siddaraju	Botany	Asian Journal of Pharmaceutical Science	2020	ISSN 1818-0876	https://www.ijcmas.com/abstractview.php ?ID=19304&vol=9-9-2020&SNo=286	UGC –CARE List Group -II
7	Impact of Destination image on tourist inflow:with special reference to Dakshina Kannada District	Dr. Anasuya Rai	Commerce	Shodh Sarita	Dec-20	ISSN 2348-2397	Printed Journal	UGC –CARE List Group -I
8	Private sector credit and economic growth:Evidence from Yemen	Dr.Yatish Kumar	Commerce	Shodh Sanchar Bulletin (print only)	2021	ISSN-2229-3620	Printed Journal	UGC-CARE LIST Group-I
9	Janvadhidhara ka sashakth kavi- Nagarjun	Dr.Suma .T	Hindi	Sodh Saritha	2021	ISSN-2348-2397	Printed Journal	UGC –CARE List Group -I

2020 - 2021

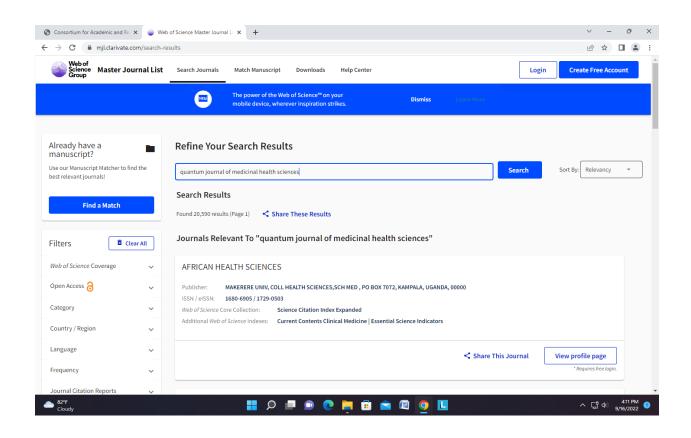
1. Ligand and base free synthesis of biaryls from aryl halides in aqueous media with recyclable ti0.97 Pd 0.030 1.97 catalyst.



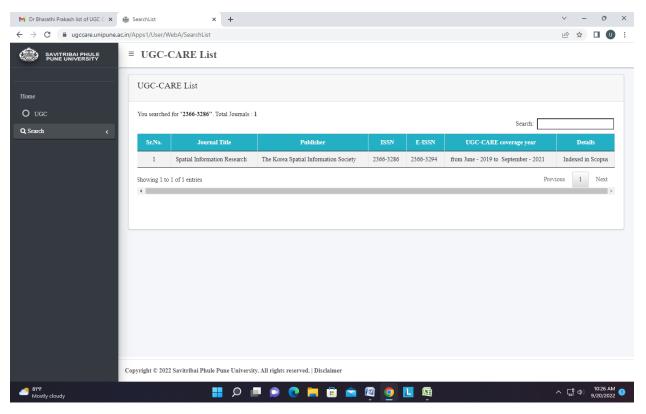
2. Indian Retail Investors Share Market Investment Decision with Special Reference to Heuristic Bias and Prospect Bias.



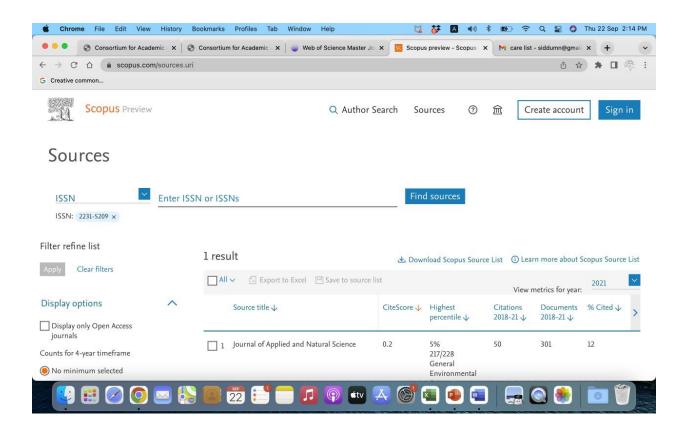
3. Medicinal importance of plants used for treating rheumatoid arthritis in Dakshina Kannada, Karnataka.



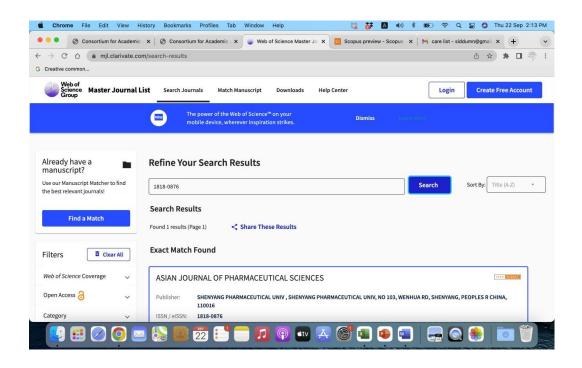
4. Urban expansion quantification from remote sensing data for sustainable land-use planning in Mangaluru, India.



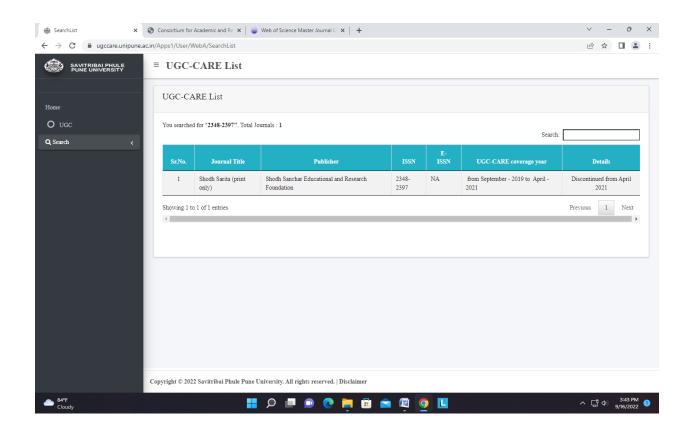
5. Effect of integrated nitrogen management through organic and inorganic sources on yield of rice (Oryza sativa L) and status of soil fertility at harvest.



6. Integrated Nitrogen Management in Rice Crop through Organic and Inorganic Sources.



7. Impact of destination image on tourist inflow; with special reference to Dakshina Kannada District.



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TITLE OF RESEARCH PAPER

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8. Private sector credit and economic growth: Evidence from Yemen.



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AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

PRIVATE SECTOR CREDIT AND ECONOMIC GROWTH: EVIDENCE FROM YEMEN

Mr: Mohammed. H. A. Al-Shawesh* Dr. Yathish Kumar**

ABSTRACT

The study aimed to investigate the role of Private Sector Credit and its impact on the Economic growth of Yemen, so secondary data from 1998 to 2018 is collected to analysing the effects of banks credit to Private Sector on economic growth. And data from 2009 to 2018 is used to understand the Private Sector Credit and distribution to economic sectors divisions, simple regression, descriptive and display data are used. The results revealed a significant relationship and statistically significant impact of credit to the private sector on GDP. Also, the private sector credit as a percentage of banks' total assets has decreased over time, while the credit to the private sector constituted less than 50% of the credit to the government. The distribution of credit to the economic sectors focused on imports financing trade in manufactured goods at a rate of only 26% and 22%, respectively. In comparison, agriculture and industry got 3% of each. Therefore, despite the weak economy and infrastructure and the banking sector in the current situation in Yemen, the credit provided to the private sector has a significant contribution to the economy in Yemen.

Keywords: private sector credit, Economic growth, economic sectors divisions, simple regression and Yemen. JEL Classification: 011,047,G21,E60.

1- INTRODUCTION

Funding is required by different people, economic organizations, and agents. Other types of institutions provide financial services divided into various institutes as funds and the capital market. Every country in the world has an economic and development policy that it follows or works to achieve its members' well-being. According to the country's needs and capabilities, this development policy requires setting out its outlines, represented in planning development projects. No matter how diverse the projects are, they need funding to grow and continue their lives, as the funding is considered as the running blood of the project, and from here, we can say that funding has an influential role in achieving the country's development policy by providing the

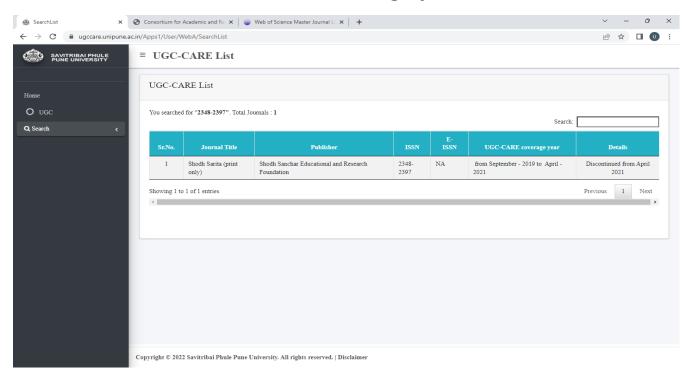
necessary capital to complete the projects.

In the money market, there are conventional and Islamic banks that provide financial services, and this involves directing money from the surplus spending to the deficient spending units of the economy, so the role of credit in economic development can be relied upon by various economic agents to enable them to meet their operational needs, purchase of machinery and equipment. Moreover, credit helps establish a reasonable business volume for expanding the business to take advantage of the economies of scale. It can also be achieved by substituting resources to prevent Economic activity from collapse, and the banking sector helps make these loans available through the mobilization of surplus funds from the savers who do not have immediate

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9. Janvadhidhara Ka Sashakth Kavi-Nagarjun.



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AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

जनवादीधारा का सशक्त कवि - नागार्जुन

🗖 डॉ. सुमा.टी.रोडन्नवर*

समकालीन कविता तो जनवादी धारा का सशक्त दस्तावेज है। इसी धारा के सशक्त हस्ताक्षर में नागार्जुन की गणना की जाती है। कबीर और सूर्यकांत त्रिपाठी निराला की परम्परा की कड़ी में आनेवाले तेजस्व और प्रेरणापुंज कवि नागार्जुन है। नागार्जुन आधुनिक युग के अति प्रसिद्ध कवि तथा सुचिंतक रचयिता है। जो जनवादी चेतना के प्रखरतम अधिष्ठाता है। उनकी रचनाओं में हम उस युग की यथार्थ छवि समाहित देखते हैं।

जनवाद शब्द अंग्रेजी के डेमोक्रेसी शब्द जनवाद का रुपान्तर है। जनतंत्र लोकतन्त्र, प्रजातन्त्र, लोकशाही आदि शब्द जनवाद का रुपान्तर है। भारत में स्वतन्त्रता-आंदोलन के समय एवं स्वतंत्रता प्राप्ति के बाद अनेक ऐसे विचारक हुए जिन्होंने समाजवाद की व्याख्या की जो कि जनवाद का ही समुन्नत रूप है। महात्मा गांधी, लोहिया और आचार्य नरेन्द्र देव आदि ऐसे भारतीय विचारक थे, जिन्होंने लोकतन्त्र में जनता के असीम अधिकारों से संपन्न होने की बात कही है। जो कवि धर्म निरपेक्षता, समानता, साम्प्रदायिकता, विषेध, शोषण आदि जनतांत्रिक अवधारणाओं से परिपूर्ण है वही जनवादी कवि है।

जनवादी कवियों ने अपनी कविताओं के माध्यम से समाज में नयी चेतना जागृत की है, नयी क्रांति की प्रेरणा दी है, शोषकों का पर्दाफाश किया, अत्याचार के विरूद्ध आवाज उठायी, साम्राज्यवाद का घोर विरोध किया है तथा मानव प्रेम का प्रसार किया है। ये सभी बातें हम नागार्जुन में स्पष्ट देख सकते हैं। आलोचक नामवर सिंह ने नागार्जुन को अपने समय के सबसे बड़ा जनकवि कहा है।

नागार्जुन को महानगर की आपा-धापी, चमक-दमक भी इन्हें अपने गाँव की मिट्टी से अलग नहीं कर पायी। उनके गाँव की मिट्टी, खेत-खिलहान वहाँ के लोग उन्हें हमेशा अपनी ओर आकर्षित करते हैं।

घोर निरजर में परिस्थिति ने दिया है डाल। याद आता तुम्हारा सिन्दूर-तिलकित भाल याद आता मुझे अपना वह तेरउनी ग्राम याद आती लिचियाँ और आम

याद आते मिथिला के रुचिर भू-भाग याद आते कमल, कुमुदिनि और तालमखान यहाँ भी सच है, न मैं समुदाय यहाँ भी है व्यष्टि औ समुदाय किन्तु जीवन भर रहूँ फिर भी प्रवासी ही कहेंगे हाय।

'प्रेत का बयान' शिर्षक कविता में कवि ने एक आजाद भारत के मास्टर के आर्थिक परिस्थिति का वर्णन किया है। गाँव में सरकारी स्कल के मास्टर की हालत आज भी वैसे ही है। वह तंगी में जीता है, उसे सही समय पर वेतन नहीं मिलता। अंत में ऐसी है। परिस्थिति में उसका पूरा परिवार खत्म हो जाता है पर वह अपना स्वाभिमान नहीं छोड़ता। प्रेत का बयान के माध्यम से हम नागार्जुन की जनवादी मान्यताओं को परक सकते हैं

किन्तु भूख या क्षधा नाम हो जिसका ऐसी किसी व्याधि का पता नहीं हमको सावधान महाराज . नाम नहीं लीजिएगा हमारे समक्ष फिर कभी भुख का !!

नागार्जुन की प्रत्येक कविता में यह स्पष्ट हो जाता है कि व सच्चे अर्थों में जनकवि है, जो सामान्य जन के बीच से पैदा हुआ है। उन्होंने अपने मुख पर अतिमानव या लोकोत्तर मानव का मुखौटा नहीं ओढ़ा। 'मनुष्य हूँ' कविता में यह भाव देख सकते हैं-

कवि हूँ पीछे पहले तो मैं मानव हूँ 'अतिमानव' या लोकोत्तर किसको कहते हैं वही जनता,

कबसे जानूं? सुख सुविधा में हलस-हलसकर दुःख दुविधा झुलस-झुलसकर सब जैसे अपने जीवन को बिता रहे हैं वैसे में भी अपना जीवन बिता रहा हूँ।

यह सही है कि नागार्जुन ने अपनी कविताओं में परिवेश के चित्र उपस्थित किए हैं। वह केवल दिखाने के लिए नहीं बल्कि शोषित-पीड़ितों की दयनीय दशा दिखाने के लिए

सयोजक, स्नातकोत्तर हिन्दी अध्ययन विभाग, मंगलूर विश्वविद्यालय कॉलेज, मंगलूर

2019-2020

Sl. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Laurnal / Scraan chate at	UGC CARE /SCOPUS /WEB OF SCIENCE
1	Consumer Behaviour Towards Bancassurance: A study with reference to selected banks in Mangalore City	Bhavya	Commerce	JETIR	2019	issn 2349-5162	https://www.jetir.org/papers/	UGC –CARE List Group -I
2	Impact of Globalisation on local soft drinks market	Bhavya	Commerce	JETIR	2019	ISSN 2349-5162	https://www.jetir.org/papers/ JETIR1901475.pdf	UGC –CARE List Group -I
3	Employees perceptions and challenges: with regards to core banking solutions- a study with reference to canara bank of mangalore city	Dr. Sowmya Praveen K, Dr. C. K. Hebbar	Commerce	Juni khyat	2020	10(11), 76-81 ISSN 2278-4632	https://scholar.google.com/scho lar?oi=bibs&cluster=14656791 815804003596&btnI=1&hl=en	
4	Green work-life balance and Green HRM in 21st Century :An Emerging Prespective	Dr. Anasuya Rai	commerce	Think India Journal	Dec-19	ISSN 0971-1260		UGC –CARE List Group -I
5	Core Banking Solutions and Changing Banking Trends Among Customers in the Global Economy- A Micro Study	Dr. Subhashini Srivatsa	Commerce	Our Heritage Journal	Jan-20	ISSN 0474-9030 Vol 68 Issue 14.912 (SJIF)	https://archives.ourheritagejou rnal.com/index.php/oh/article/ view/7956	
6	Digital Practices among insurance Policy holders: A study in Udupi District udupi district	Dr. Subhashini Srivatsa	Commerce	Our Haritage Journal	Volume 68 issue 1 january 2020	ISSN-0474-9030	https://archives.ourheritagejour nal.com/index.php/oh/article/vi ew/7819	UGC –CARE List Group -I

7	"Career Prospects of Business Education Graduates in Banking"- A Case Study of Syndicate Bank Training Institute, Ernakulam, Kerala.	Dr. Subhashini Srivatsa	Commerce	Our Haritage Journal	Volume 68 issue 1 january 2020	ISSN-0474-9030		UGC –CARE List Group -I
8	Transitions in travel Management Practices:A study on tour Operators in D.K.District	Mr. Sriraj B. S. Dr. Subhashini Srivatsa	Commerce	Our Heritage Journal	Volume 68 issue 1 january 2020	ISSN-0474-9030		UGC –CARE List Group -I
9	The Relevance of Emotional Intelligence among Working Journalists - A Study	Guruprasada T. N.	Journalism	Our Heritage	Vol-68-Issue-1- January-2020	ISSN-0474-9030		UGC –CARE List Group -I
10	A Role of Start-ups in Creation of Entrepreneurship and Employment: A Perceptional Study with Reference to the Youths of Mangaluru City	Dr. Yathish Kumar,Karthik Pai	Commerce	Studies in Indian Place Names- Edu Index Journal (Listed in U.G.C CARE).	Feb, 2020	ISSN 2394-3114	https://www.tpnsindia.org/inde x.php/sipn/article/view/3177	UGC –CARE List Group -I
11	Financial Education through Micro Insurance: Connecting Financial and Social Inclusion	Dr. Abbokar Siddiq	Commerce	Our Heritage Journal	January, 2020	ISSN 0474-9030		UGC –CARE List Group -I
	Employee Empowerment and Job satisfaction in the Hospitality Industry: A Study with reference to D.K. District of Karnataka	Dr. Abbokar Siddiq	Commerce	Our Heritage Journal	January, 2020	ISSN 0474-9030	https://www.researchgate.net/p ublication/322860788 A_study on_Quality_of_Work_Life_in the Hospitality Industry Em ployees with special reference to D_K_District_of_Karnatak https://www.researchgate.net	UGC –CARE List Group -I
	Impact of Socio economic factors on Financial Literacy of Rural Muslims	Dr. Abbokar Siddiq	Commerce	Our Heritage Journal	January, 2020	ISSN 0474-9030 Vol 68 Issue 1	https://www.researcngate.net/publication/344785373 Impact of Socio- Economic factors on Financial Literacy of Rural Muslims	UGC –CARE List Group -I
14	A Study on Awareness of Consumer Rights in D.K. and Udupi Districts	Dr. Abbokar Siddiq	Commerce	Our Heritage Journal	January, 2020	ISSN 0474-9030	https://archives.ourheritagejou rnal.com/index.php/oh/article/ view/7743	UGC –CARE List Group -I

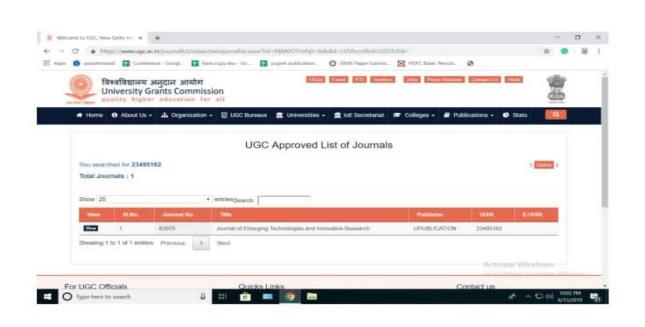
15	An Analysis of Employees' Efficiency in Hospitality Industry with reference to D.K. District of Karnataka	Dr. Abbokar Siddiq	Commerce	Studies in Indian Place Names", (EduIndex)	March, 2020	ISSN 2394-3114	https://www.researchgate.net/publication/322860886_An_Analysis_of_Hospitality_Employees_Quality_of_Work_Life_with_Special_Reference_to_D_K_District_of_Karnata_ka_	
16	Spatio-temporal Analysis of Urban Functional Development and its Zone of Influence: A micro Level Study of Barrackpore Subdivision, West Bengal	Sandipta Das Dasharatha P. Angadi	Geography	Urban India 40 (02), 20	2020	ISSN 0970-9045		UGC –CARE List Group -II
17		K. Dhanaraj, Dasharatha P. Angadi	Geography	Springer Nature B.V	2020	ISSN: 0343-2521	https://doi.org/10.1016/j.rsase.2 020.100322	UGC –CARE List Group -II
18	Assessment of urban sprawl using landscape and Shannon's entropy model approach in town level of Barrackpore sub-divisional region,	Sandipta Das, Dasharatha P. Angadi	Geography	Springer Modelling Earth and Environment	2020	Electronic ISSN 0974-3006 Print ISSN 0255-660X	https://doi.org/10.1007/s408 08-020-00990-9	UGC –CARE List Group -II
	Quality of work life: A study in Udupi district of Karnataka State	THE LAGRAGES B	Commerce	Studies in Indian Place Names (SIPN)	2020	ISSN 2394-3114	https://archives.tpnsindia.org/ vol-issue/vol40-issue79.pdf	UGC –CARE
19							https://www.tpnsindia.org/inde x.php/sipn/issue/view/164	List Group -I

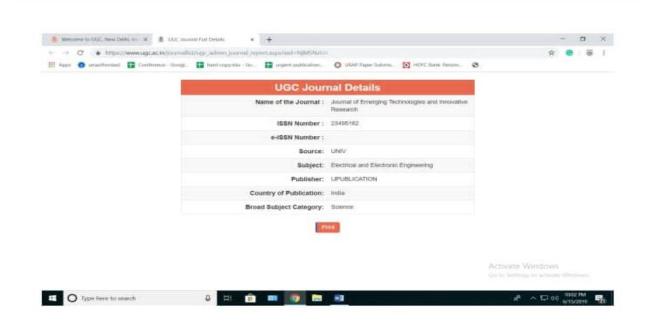
20	Microsatellite Genotyping corroborated lossof genetic diversity and Clariasbatrachus as a result of Lack of regulory reforms in aquaculture	Dr. Bharathi Prakash	Microbiology	Biochemical Genetics, 2020 Aug;58(4):595-616.	2020	ISSN 2928	https://pubmed.ncbi.nlm.nih.go v/32285324/	UGC –CARE List Group -II
21	ZnO Nanocatalyst Mediated Convergent Synthesis of Highly Substituted Imidazole and Imidazole-derived Bi-heterocyclic Scaffolds as Potential Antibacterial	Dr. Bharathi Prakash	Microbiology	.Heterocyclic Chem., 56, 2398-2410	2019	ISSN:1943-5193	https://onlinelibrary.wiley.com/ doi/abs/10.1002/jhet.3627	UGC –CARE List Group -II
22	Cross validity of Saffron purity tests found new adulterant materials and reveal, I st grade Saffron is rare in the market	Dr. Bharathi Prakash	Microbiology	Food Chemistry Vol 272, Pg. 635-642	2019	1ISSN 873- 7072	https://pubmed.ncbi.nlm.nih.g ov/30309592/	UGC –CARE List Group -II
	Pectin Based silver nanocomposite film for transdermal delivery of donepezil	Dr. Bharathi Prakash	Microbiology	Macromolecules, Vol 134pg 269-	2019	ISSN / 0724- 874	DOL. 10 1016/i iibiomog 2010	UGC –CARE List Group -II
24	Refutation of media reports on introduction of Red Bellied Piranha and its concern to aquatic biodiversity in India	Dr. Bharathi Prakash	Microbiology	Mitochondrial DNA Part A DNA Mapp Seq.Anal VOL-4,643- 650 Taylor and Francis	2020	(Print) 2470-1408 (online)	https://doi.org/10.1080/247013 94.2019.1611798	UGC –CARE List Group -II
25	DNA Barcode based identification of a suspected tiger skin: Case to resolve mimicry.	Dr. Bharathi Prakash	Microbiology	Forensic Science International:Reports. 1:1-3, 100027.	2020	ISSN 2665-9107	https://doi.org/10.1016/j.fsir.20 19.100027	UGC –CARE List Group -II
26	Non-Propellant Foams of Green Nano-Silver and Sulfadiazine: Development and In Vivo Evaluation for Burn Wounds	Dr. Bharathi Prakash	Microbiology	Pharm Res (2019)36:122.Springer	Jul-05	1573-904X	https://doi.org/10.1007/c110	UGC –CARE List Group -II
	Review of literature on microfinance and women empowerment	Dr. Jagadeesh B.	Commerce	Dogo Rangsang Research Journal	2020	ISSN 2347-7180		UGC –CARE List Group -I

28	Micro-finance and Financial Inclusion	Dr. Jagadeesh B.	l ommerce	Dogo Rangsang Research Journal	2020	ISSN 2347-7180		UGC –CARE List Group -I
29	Soft skill and future employability- Astudy with special reference to DK District of Karnataka	Dr. Subhashini Srivatsa	Commerce	Our Heritage Journal	Volume 68 issue 1 january 2020	ISSN-0474-9030	PDF	UGC –CARE List Group -I
30	Indian Economy is in Transition Prospects and Challenges of Co- operatives	Dr. Jayavanth Nayak	Economics	Sambodhi	Jul-05	ISSN 2249- 6661		UGC –CARE List Group -I
31	The Era of Digitalisation - An Analysis of the Challenges Faced and Role Played by the Government under Digitalisation	Dr. Suresh	Economics	Our Heritage Journal,UGC AT THE TIME PUBLICATION		ISSN 0474-9030		UGC –CARE List Group -I

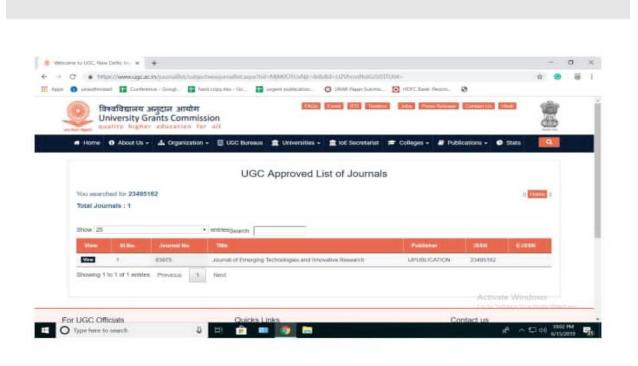
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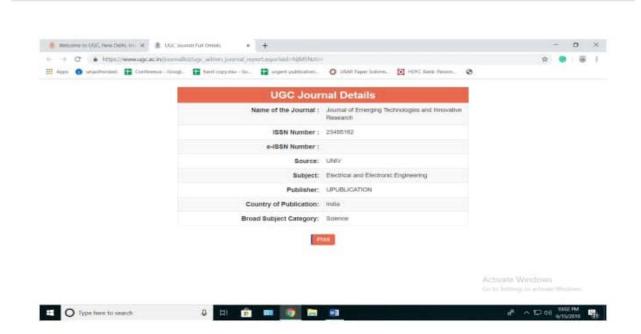
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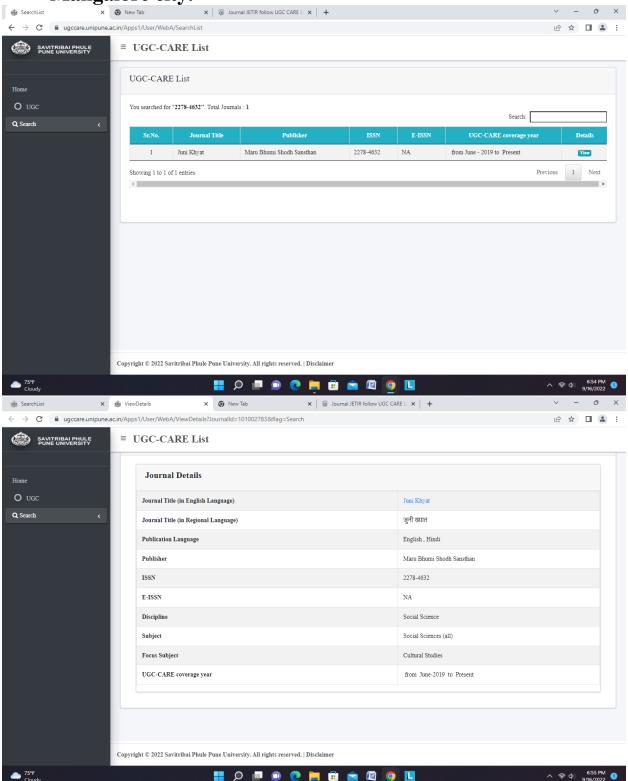


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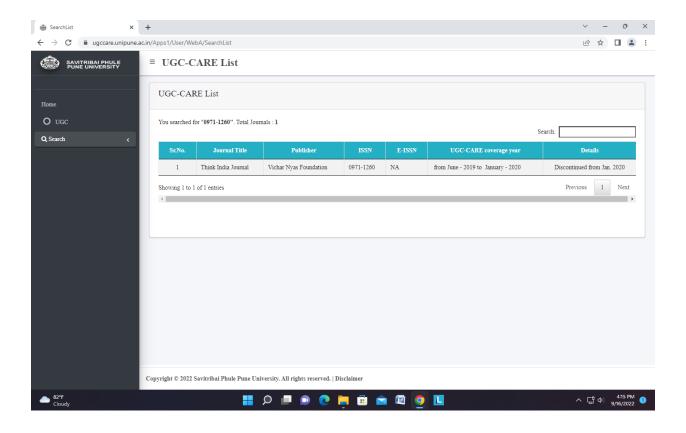




3. Employees perceptions and challenges: with regards to core banking solutions- a study with reference to Canara Bank of Mangalore city.



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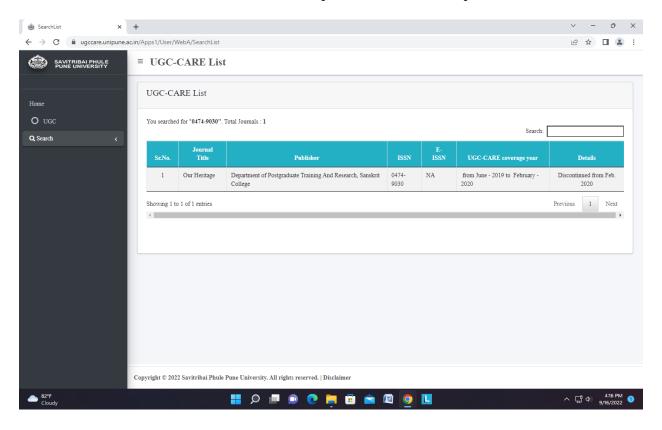
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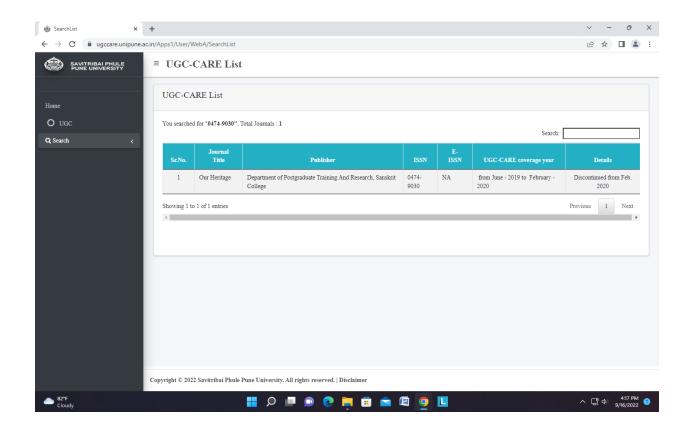
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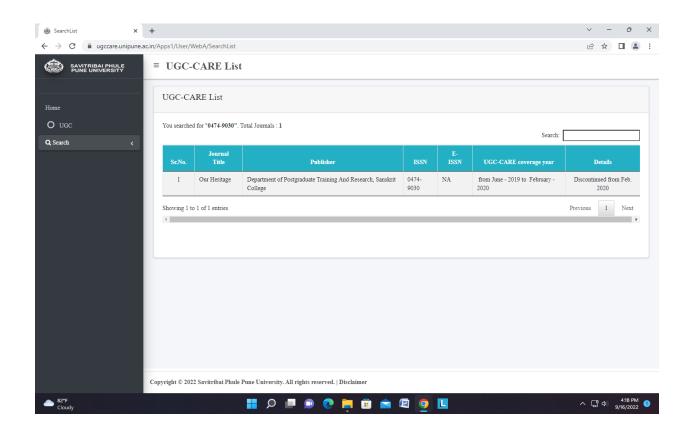
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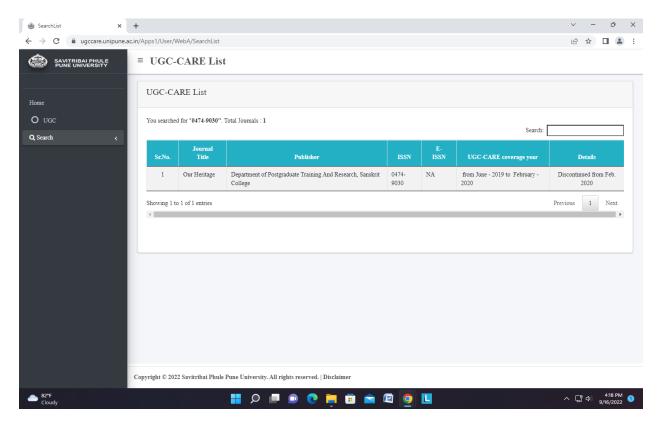
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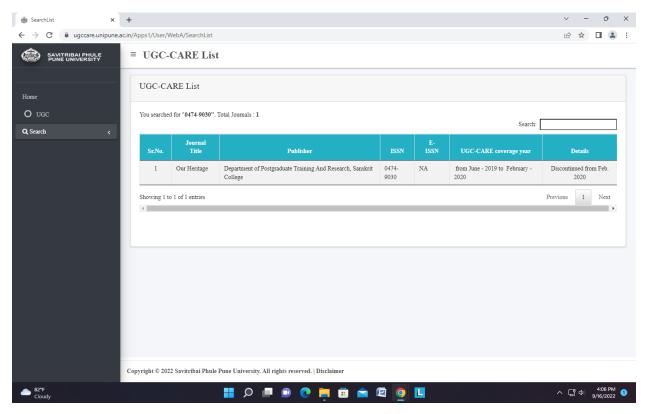
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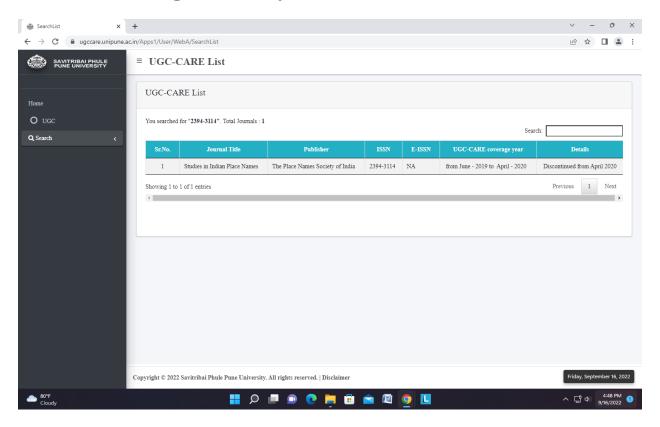
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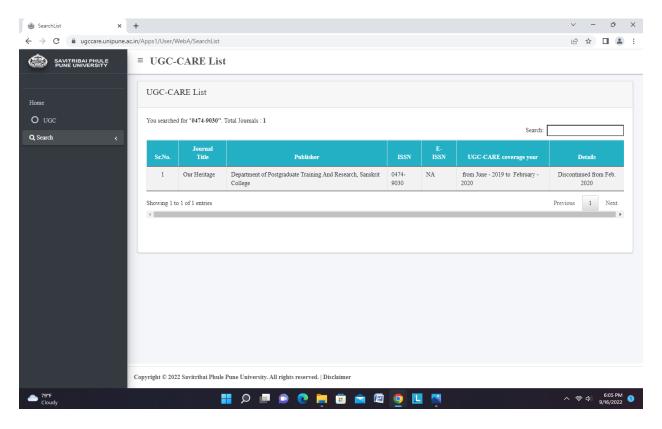
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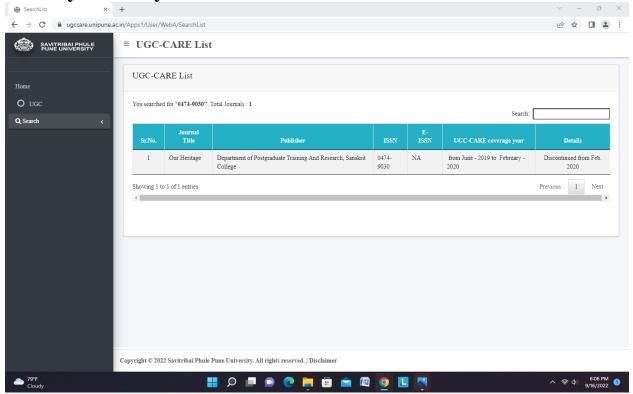
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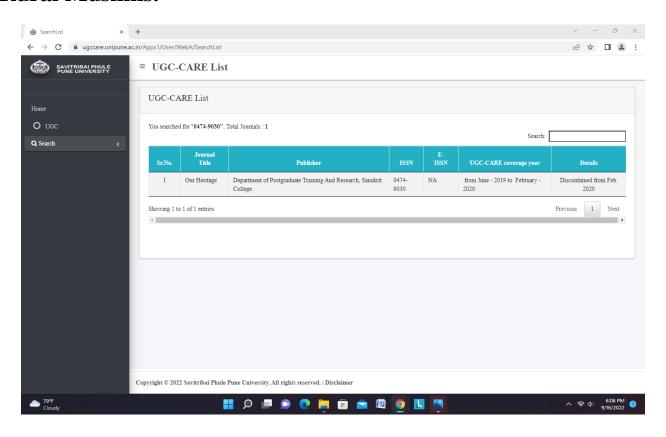
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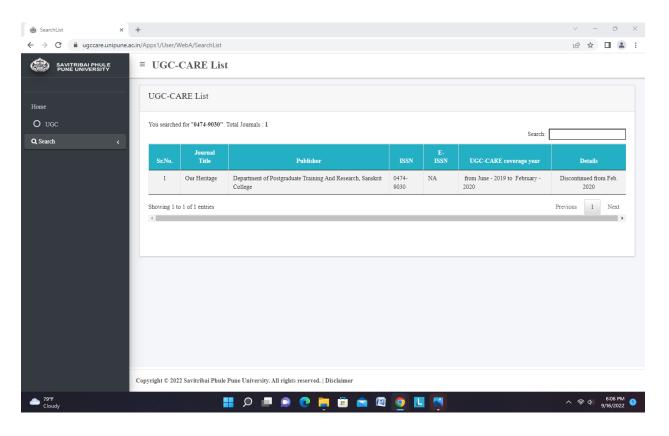
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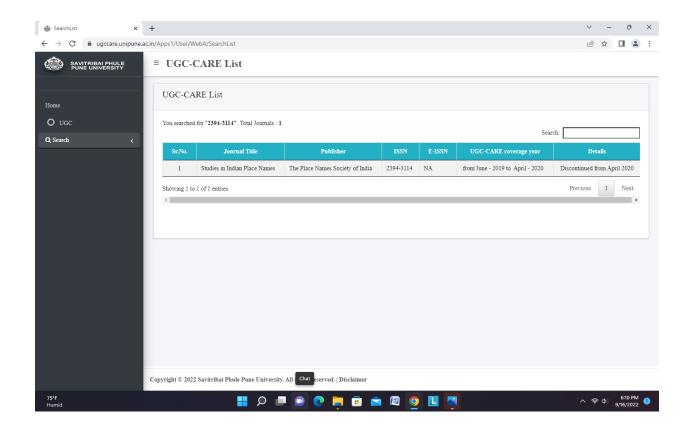
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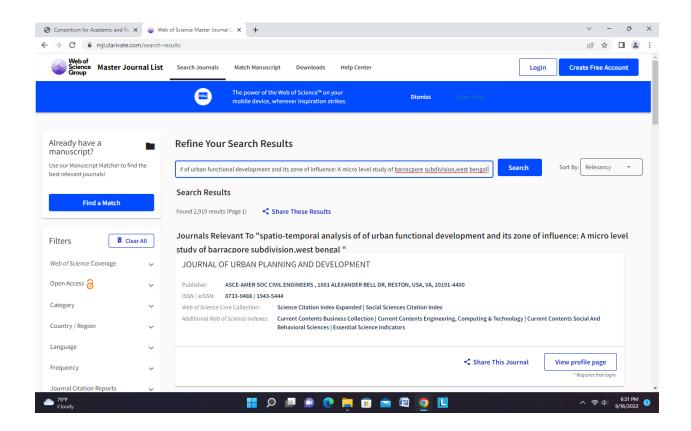
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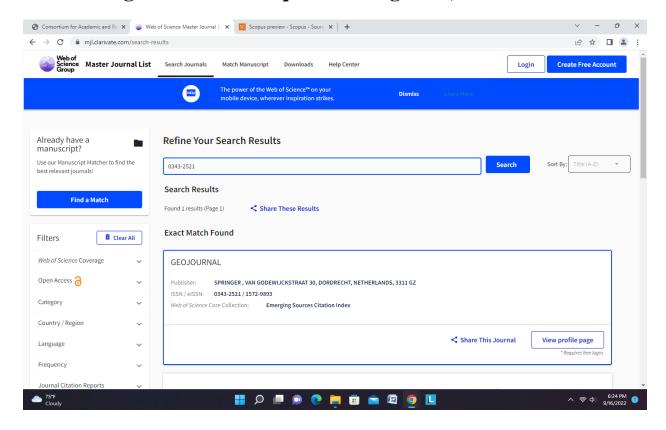
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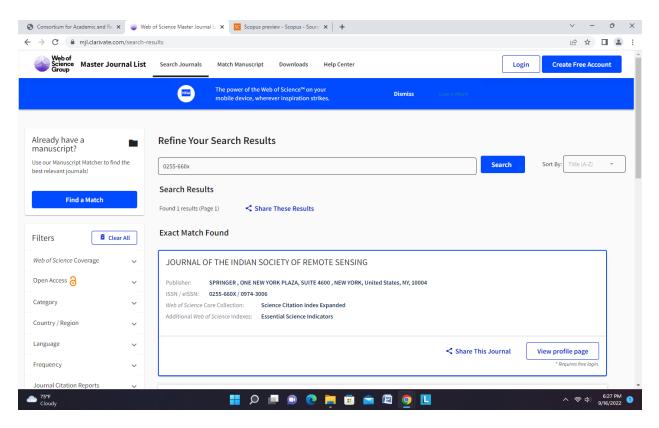
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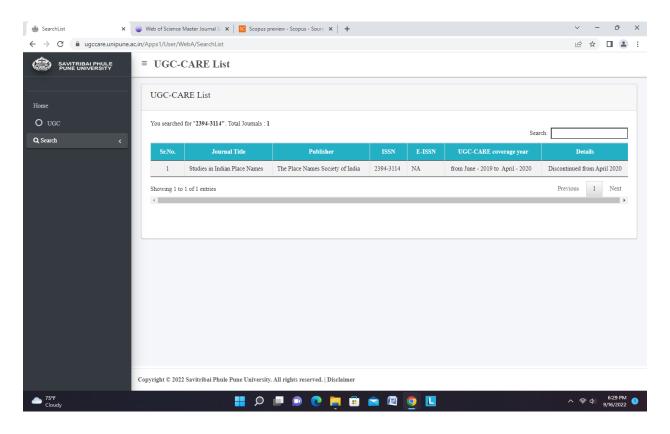
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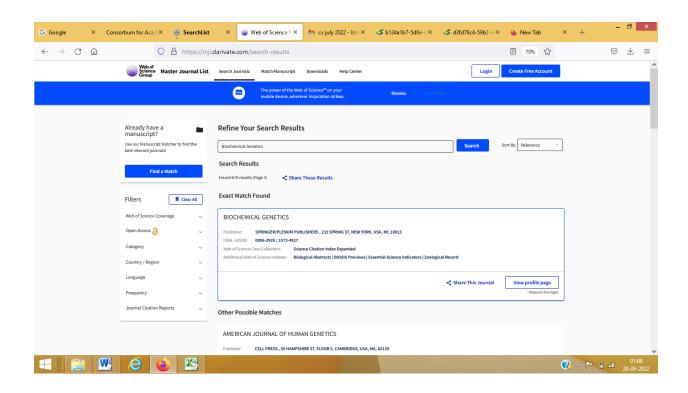
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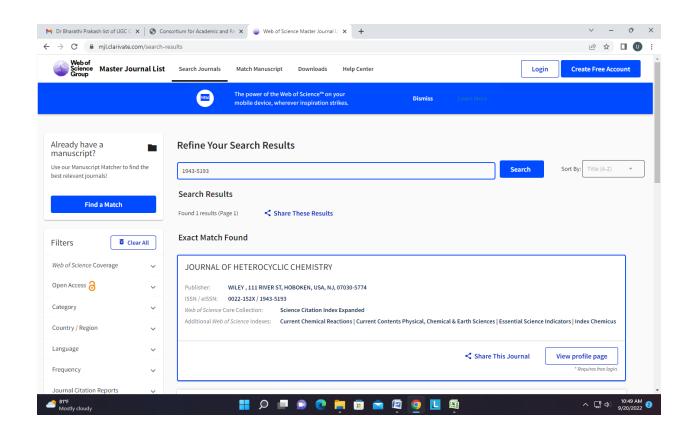
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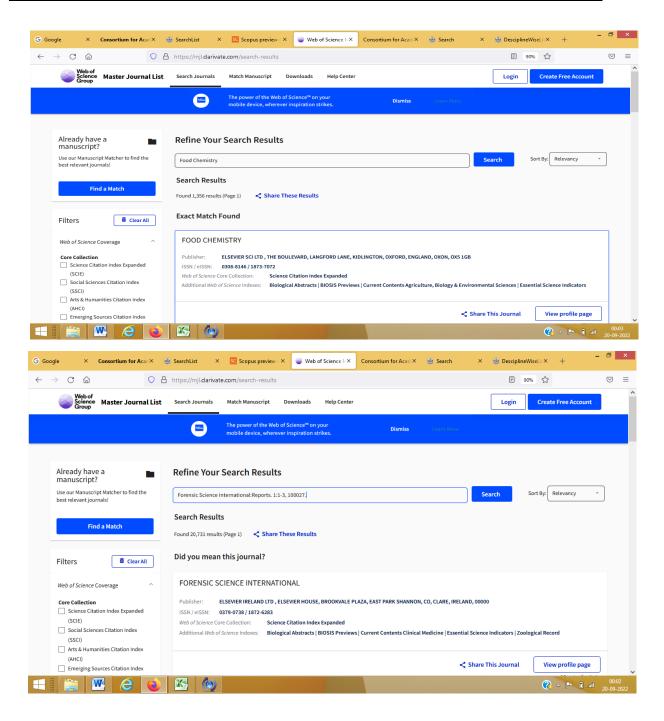
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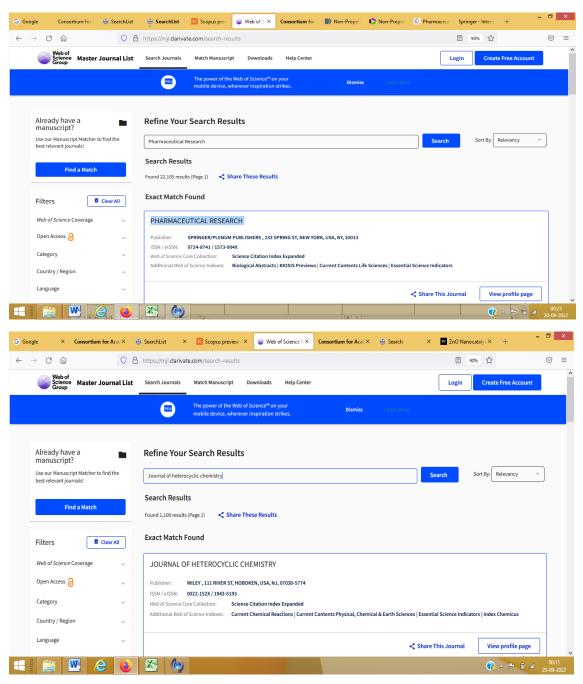
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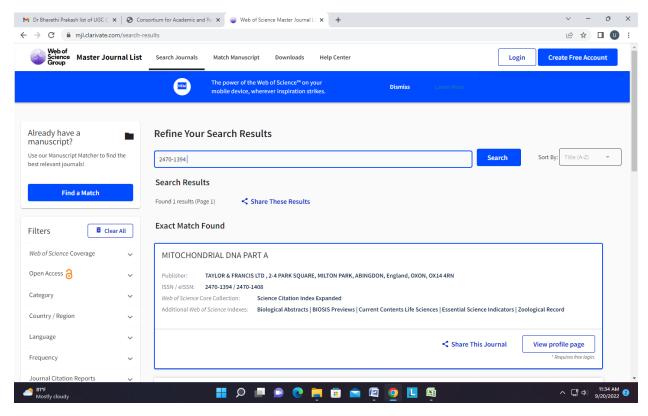
22.Cross validity of Saffron purity tests found new adulterant materials and reveal, I st grade Saffron is rare in the market



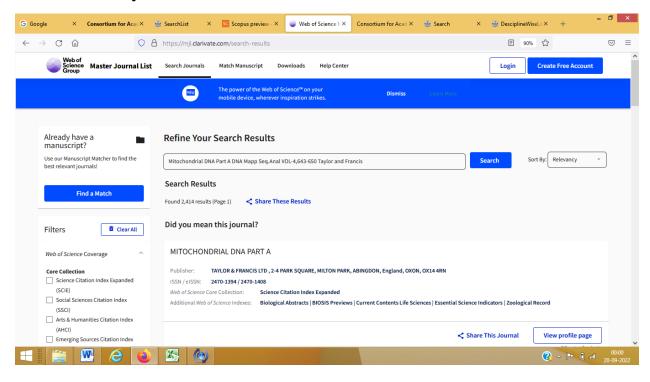
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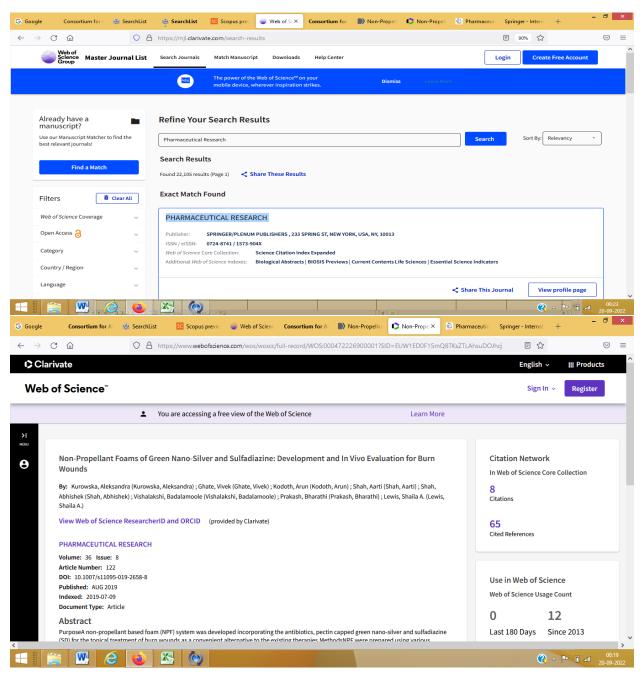


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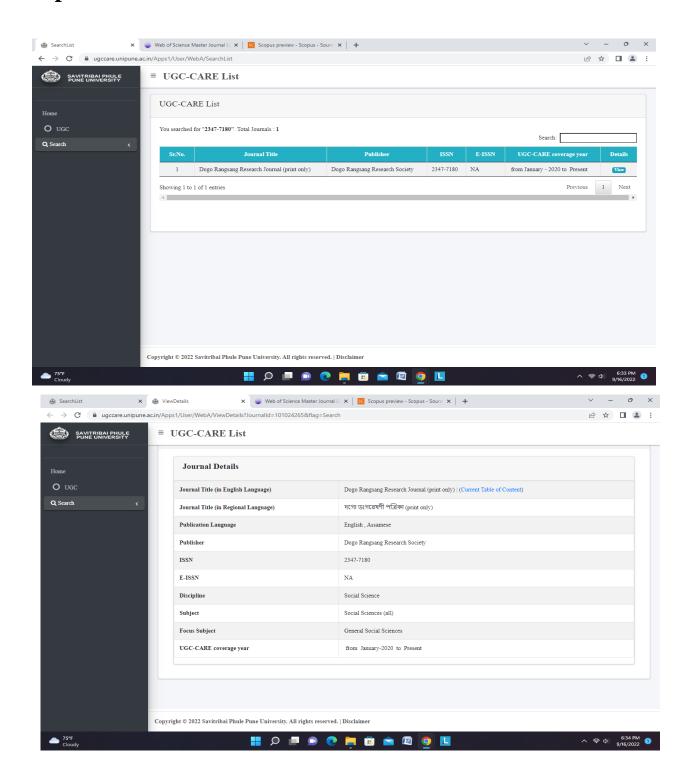




26.Non-Propellant Foams of Green Nano-Silver and Sulfadiazine: Development and In Vivo Evaluation for Burn Wounds.



27. Review of literature on microfinance and women empowerment.



REVIEW OF LITERATURE ON MICROFINANCE AND WOMEN EMPOWERMENT

Dr. Jagadeesh.B., Assistant Professor. Department of Commerce, University College Mangalore, Karnataka, India.

Abstract

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment Microfinance programmes like the Self-Help Bank Linkage Programme (SHG) in India have been increasingly hailed for their positive economic impact and the empowerment women. This is based on the view that women are more likely to be credit constrained. have restricted access to wage labour market and have limited decision-making and bargaining power within the household. The present study is undertaken for review of literature on microfinance and empowerment women.

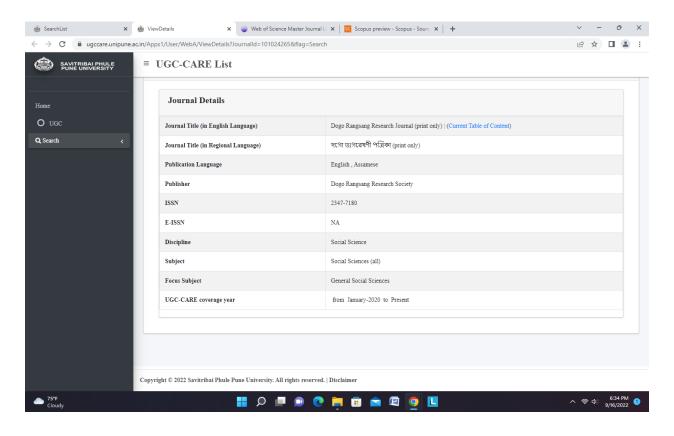
Key words: Microfinance, Self Help Groups, entrepreneurship, empowerment.

Microfinance development has emerged as major strategy to combat the twin issues of poverty and unemployment that continue to pose a major threat to the polity and economy of both the developed and developing countries. A number of agencies-Government as well as Non-government Organizations- are, today involved in microfinance development initiatives. From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly interested in the degree to which poverty-focused credit programmes and credit cooperatives were actually being used by women. SEWA in India, for example, set up credit programmes as part of a multi pronged strategy for an organization of informal sector women workers.

Microfinance: Microfinance is a broad term that includes deposits, loans, payment, services and insurances to poor. The concept of microfinance and micro-credit are used interchangeably. But micro-credit does not include savings; hence microfinance is more appropriate term.(Manimekalai,2004).It was observed that Microfinance often gets equated merely as credit for micro-enterprises while the poor also need savings. consumption loans, housing loans and insurance services. By the definition of microfinance we understand that it is a provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards.

Empowerment

28. Micro-finance and Financial Inclusion.



Dogo Rangsang Research Journal ISSN: 2347-7180

UGC Care Group I Journal Vol-VII- Issue-06 June 2020(Special Issue)

Microfinance and Financial Inclusion

Dr. Jagadeesh.B. Assistant Professor. Department of Commerce. University College. Mangalore, Karnataka, India.

Abstract

Financial inclusion is delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups, providing them with timely and adequate access to the financial products, services like Bank Accounts, Savings Products, Remittances & Payment services, Insurance, advisory services, Entrepreneurial and Micro credit. Micro finance. An initial effort has been made for the widespread network of banking system through the establishment of Regional Rural Banks, Microfinance Institutions, Self Help Groups etc with the objective of providing easy and timely finance. Despite of various initiatives undertaken, there are still many obstacles cropping up in attaining Financial Inclusion. Hence, both public and private sector institutions should work together to overcome these challenges and contribute towards Inclusive Growth.

KEYWORDS: Financial Inclusion, Microfinance, Self-Help Groups (SHGs), Bank Linkage Programme.

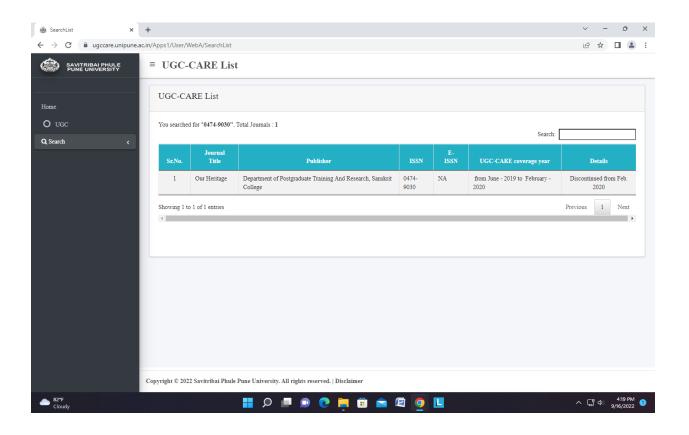
Financial Inclusion is a very important initiative for the sustainable growth of a country. With a huge rural population, that is economically challenged. Government in India has rolled out many initiatives like Rural Employment Guarantee Scheme, Sarva Shiksha Abhiyan (Education for All), Bharat Nirman Programme. But to support the growth, a committee on Financial Inclusion (FI) was also formed in June 2006, with Dr. C Rangarajan as Chairman to recommend a strategy to achieve a higher Financial Inclusion in the country. India in last 15 years has witnessed unprecedented growth in financial services, unfolded by liberalization and globalization of financial services due to adoption of Information Technology and unlocking of the regulatory framework. But alongside this positive development there are evidences that the formal financial sector still excludes a large section of population.

As on March 2006, the saving accounts per 100 adult populations were 63 and credit accounts were only 16 in all India (RBI, BSR 2006). In 1992, India's National Bank for Agricultural and Rural Development (NABARD) piloted the concept with 500 groups. Since then, the SHG movement has witnessed tremendous growth that brought about one of the world's largest and fastest-growing networks for micro-finance. In 2007, some 40 million households were organized in more than 2.8 million SHGs that borrowed more than USS 1 billion of credit from banks in 2006/7 alone (Reserve Bank of India 2008). Cumulative credit disbursed to SHGs amounted to some USS 4.5 billion (or about 10% of total rural credit) in India.

Financial inclusion in India

The Reserve Bank of India has set up a commission (Khan Commission) in 2004 to look into financial inclusion and the recommendations of the commission were incorporated into the midterm review of the policy (2005–06). In the report RBI exhorted the banks with a view of achieving greater financial inclusion to make available a basic "no-frills" banking account. In India, Financial Inclusion first featured in 2005, when it was introduced, that, too, from a pilot project in UT of Pondicherry, by K C Chakraborthy, the chairman of Indian Bank. Mangalam Village became the first village in India where all households were provided banking facilities. In addition to this KYC (Know your Customer) norms were relaxed for people intending to open

29. Soft skill and future employability- A Study with special reference to DK District of Karnataka.



Soft Skill and future Employability – A Study with Special Reference to D. K District of Karnataka

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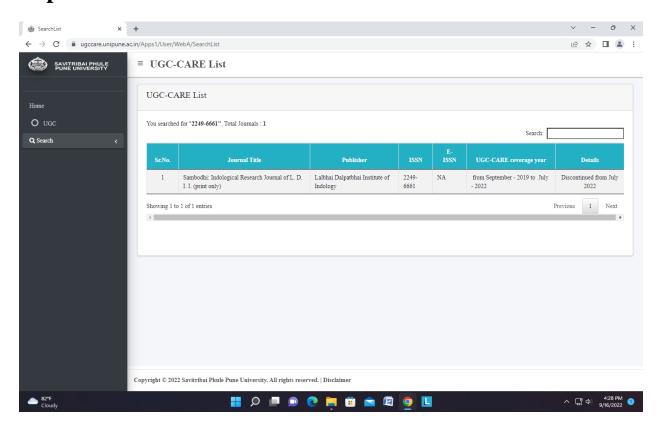
ABSTRACT

According to a research conducted by Harvard University, the Carnegie Foundation and Stanford Research Centre, 85 per cent of job success comes from having well-developed people skills or soft skills and only 15 per cent of job success comes from technical skills or knowledge (hard skills). It has been highlighted that soft skills play a crucial role in increasing the chances of the candidates to get an employment. Technically, it helps the candidates improve their employability skills.

The present paper intends to determine student awareness and perception towards the prominence of soft skills among the under graduate students from the employment point of view. A total of 150 under graduate students from 10 Government & Private (including aided) educational institutions each randomly selected from D K District of Karnataka. It will be analysed by using percentage technique. Required data are collected from the structured questionnaire.

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30. Indian Economy is in Transition Prospects and Challenges of Co-operatives.



INDIAN ECONOMY IS IN TRANSITION: PROSPECTS AND CHALLENGES OF COOPERATIVES

Dr. JayavanthaNayak* Dr. Jayavanima vayas

Associate Professor & Coordinator, Department of P.G. Studies in Economics, University College

Mangalore

Abstract

A Cooperative is a unique form of business used by people and businesses for their mutual A Cooperative is a unique form of business used by benefit. Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well-suited for economic development. An economy based on one form of business organization alone is neither desirable nor possible in modern times. To justify their existence and fulfil their purpose, cooperatives must make a significant and unique contribution to solving some of the massive problems facing mankind today. Economic reforms during the 1990s boosted economic growth, but high level of poverty and unemployment persist in India. Neither the private sector nor the public sector can promote social welfare. India requires meaningful reforms in the cooperative sector.

Keywords: Indian Economy, Transition, Prospects, Challenges, Cooperative sector

PM Modi announced a mega economic stimulus package on May 12, 2020, amounting to Rs 20 lakh crore, under the Atma Nirbhar Bharat Abhiyan. The focus of the package is about achieving self-reliance by giving thrust on two themes: vocal for local and local to global. Agriculture and allied sectors such as animal husbandry and especially dairying, are an example of Atma Nirbharta where self-sufficiency (in milk production) was achieved decades ago.

At the time of independence, India was primarily an agrarian economy, with three-fifths of output originating from agriculture. In the 73 years since independence, there has been a significant transformation of economic activity away from agriculture, with less than a fifth of the output now originating from agriculture, and the rest from manufacturing and services. India has become one of the fastest growing economies of the world. The growth of the economy has been very fast in the last 25 years or in other words, after the introduction of economic reforms in 1991. Contributing to this acceleration is a broad series of reforms including financial sector reforms, increased globalization, and the widening and deepening of product and financial markets. But these reforms could not contribute to the equal distribution of economic development in all the sections of society. The operational structure of the Indian economy changed completely as it became more open for global

However, recently, the Indian economy witnessed recessionary trend. India has never faced a sustained long-term downturn in economic activity in its 73 years of existence as an independent country. Further Covid 19 impact added fuel to the fire. The economic impact of the 2020 coronavirus pandemic in India has been largely disruptive. In this context, an attempt has made to examine the role of cooperatives in the Indian economy.

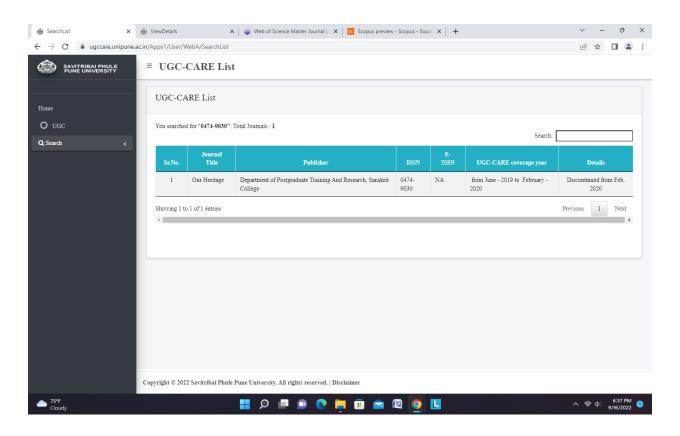
A Co-operative is a unique form of business used by people and businesses for their mutual benefit. Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well- suited for economic development. An economy based on one form of business organization alone is neither desirable nor possible in modern times. To justify their existence and fulfil their purpose, cooperatives must make a significant and unique contribution to solving some of the massive problems facing mankind today.

Objectives of the Study

This study aims at examining the prospects and challenges of cooperatives in the present context in

- To examine the relevance of the cooperative sector in the Indian economy;
- 2. To discuss prospects of cooperatives in the changing context of globalization; Copyright © 2020 Authors

31. The Era of Digitalization - An Analysis of the Challenges Faced and Role Played by the Government under Digitalization.



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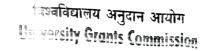
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	2017-18								
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Prof. Rajnish Jain Secretary (Ministry of Frinan Resource Development Govt. of India)

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28th November, 2018

F.1-2/2016(PS/III Amendment)

PUBLIC NOTICE

The Quality Mandate of the UGC emphasizes importance of promoting quality research by the faculty and creating new knowledge. Number of research articles published in reputed journals is one of the globally accepted indicators considered for various academic purposes including institutional ranking, appointment and promotions faculty and award of research degrees. Credibility of research publications is extremely important because of it presents individual, institutional and national image. High-quality publications in repute a small help in achieving higher global ranks and overall improvement of quality of education. Publications in dubious sub-standard journals reflects adversely leading to long term academic damage and tarnishing of image. A problem of dubious /sub-standard journals has become a serious concern all over the world. The percentage of research articles published in poor quality ournals is reported to be high in India, which has adversely affected its image. UGC-approve of journals was created with an intention to help academic fraternity to bring measurable parameters, for the purpose of various academic evaluation of individuals and institutions.

Over this background, with a view to refine and strengthen UGC approved list of journals, the whole issue was reconsidered by the Commission in its meeting and a 14th November, 2018.

The Commission has approved following approach:

- (i) Research Journals in disciplines under Science, Engineering Technology, Agriculture and Bio Medical Sciences are well covered in globally and scientific database like SCOPUS and Web of Science (WOS). Therefore, journals indexed in SCOPUS and WOS may be considered for all academic purposes in these disciplines.
- (ii) For other disciplines such as the Social Sciences, Humanities, Languages, Arts, Culture, Indian knowledge systems etc., a list of credible chality journals needs to be prepared and maintained. For this purpose, a Consortium. Academic and Research Ethics (CARE) may be established.

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- (iii) The CARE may involve all the Statutory Councils/ Government bodies in Social Sciences, Humanities, Arts and Fine Arts, Science, Medical, Agriculture and Engineering and the Association of Indian Universities (see the list in Annexure).

 INFLIBNET will also be a member of the consortium as a supporting agency. CARE will be chaired by UGC Vice Chairman.
 - (iv) The responsibility of analysing Journals from all disciplines and to submit recommendations to CARE should be entrusted to suitable institution that has proven track record in the journal analysis and publication whics. The institution that has been entrusted responsibility of analysing journals shall create special cell which shall function under the guidance of empowered committee appointed by the UGC.
 - (v) Members of the CARE would prepare lists of quality journals in their respective disciplines within a defined time-frame. These lists will be critically analysed and curated for the quality of the journals by a special cell the entrusted institution using defined criteria.
 - (vi) Based on reports received from the special cell at entrusted institution a dynamic 'Reference List of Quality Journals', will be maintained by CARE (hence forth referred as "CARE Reference List of Quality Journals"). The "CARE Reference List of Quality Journals" will be used for all academic purposes
 - (vii) Journals published by government / councils/ national academies/ scholarly societies of long standing in India and abroad may be also considered for inclusion in the "CARE Reference List of Quality Journals" provided they meet the required quality criteria.
 - (viii) The CARE should also create a process for submission of roposals by the academic institutions for inclusion of new journals in the "CARE Reference List of Quality Journals" in different disciplines. All such proposals will be critically analyzed using validated protocol by a special cell at the entrusted institution and if found appropriate, would be recommended to CARE for possible inclusion in the "CARE Reference List of Quality Journals".
 - (ix) The existing 'UGC approved list of journals' will remain valid till "CARE Reference List of Quality Journals" is released.
 - (x) The "CARE Reference List of Quality Journals" will be regularly updated and published by the UGC and the members of the Constitute at their respective websites.

- A suitable Advisory will be issued to create awarene amongst the students, academia and other stakeholders about the issue of predatory/sub-standard journals and the academic fraternity should especially be advised not to be associated with predatory/sub-standard journals/ publishers in any manner.
 - (xii) A suitable Advisory will also be issued to the universities/colleges and other academic institutions emphasizing the roles of valid and quality-driven criteria and of the Selection/Expert Committees in the process of academic evaluations for various purposes. Evaluation of the Research Output of candidates/institutions has to be based on quality of published work rather than merely on number of publications/impact factor/citations.

(Prof. Rajnish Jain) Secretary

	2018-2019								
SL. No.	Title of paper		Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal		
1	Core Banking Solutions & (CBS) as a tool of Digital Banking in India	Dr. Subhashini Srivatsa	Commerce	Journal of emerging Technologies &Innvovative branch	May-18	ISSN-2349-5162	https://www.jetir.org/papers/JETIR180 5325.pdf		
2	Customers' Awareness regarding Banking Ombudsman Scheme	Dr. Abbokar Siddiq	Commerce	International Journal of Business, Management and Allied Sciences	Jan-18	ISSN 2349-4638	https://www.icmab.org.bd/wp- content/uploads/2021/08/May-June-2021- 1.pdf		
3	Consumer Perception towards Online Advertisement - A Study with reference to Foreign Students in Mysore	Dr. Abbokar Siddiq	Commerce	International Journal of Innovative Research and Advanced Studies	Jan-18	ISSN 2394-4404	https://www.researchgate.net/publicatio n/323243051 Consumer Perception T owards Online Advertisement - _A_Study_With_Reference_To_Foreig n_Students_In_Mysore		
1	Quality Education and Influencing Factors – A Study with special reference to select Colleges of Mangalore University, Karnataka	Dr. Abbokar Siddiq	Commerce	International Multi- Disciplinary indexed research Journal	Feb-18	ISSN 2320-3714	https://www.researchgate.net/publicatio n/324085121 A study on job satisfac tion of_Budget_Hotel_employees_with _special_reference_to_D_K_District		
5	A Study on Job Satisfaction of Budget Hotels Employees with special reference to D.K. District, Karnataka	Dr. Abbokar Siddiq	Commerce	Indo Global Journal of Commerce and Economics	Mar-18	ISSN 2393-9796	http://data.conferenceworld.in/ESHM8/ P188-197.pdf		
	for the Development of Rural Muslim Communities: A Meta	Dr. Abbokar Siddiq	Commerce	International Journal of Management Studies	April, 2018	ISSN 2249- 0302	https://papers.ssrn.com/sol3/papers.cfm ?abstract_id=3865733		
7	Study on Risk and Return Factors of selected Banks in Bombay Stock Exchange (BSE)	Dr. Abbokar Siddiq	Commerce	International Journal of Trend in Scientific Research and Development	March-April 2018	ISSN 2456-6470	https://www.ijtsrd.com/papers/ijtsrd108 86.pdf		
	A study on Skill Performance of Tennis Players in WimbledonInternational Tournament	Dr. Keshava Murthy	Physical Education	Asian Academic Research Journalof Multi Disciplinary (UGCReviewed Journal)V- 05,I-07	Jul-18	ISSN 2319-2801	http://213.55.79.198/xmlui/bitstream/handle/123456789/1928/International Journal 32.pdf?sequence=1&isAllowed=		

9	A comparative study on sports Achievements of Male and Female B.P.Ed and M.P.Ed students of Mangalore University 2017- 18	Dr. Keshava Murthy	Physical Education	International Journal of Physical Education and Computer Science in Sports	Jan -March 2019	ISSN 2231-3265	https://www.ijmra.us/project%20doc/2019/ IJRSS_APRIL2019/Special%20Issue.pdf
10	Screening of the Arbuscular Mycorrhizae in the rhizosphere soils of three Rattan species of CharmadyKanpadiReserve forest of Karnakata,	Ramakrishna Marati, Dr. Shobha Devadiga	Botany	International Journal of Life Sciences Research	September	ISSN 2348-3148 (online)ISSN 2348- 313X (Print)	https://www.researchgate.net/publication/3 27261852 Screening of the Arbuscular Mycorrhizae in the rhizosphere soils of three Rattan species of Charmady Kanp adi_Reserve_forest_of_Karnakata_India
	eigenvalues analysis through transform for shape representation and classification	Dr. Bharathi Pillar	Computer science	Springer	Apr-18	ISSN 1865-0929	https://www.scopus.com/sourceid/1770015 5007
12	data analytics and management in data intensive domains	Dr. Bharathi Pillar	Computer science	A novel metric combination approach for verification problem	Jun-18	ISSN 1613-0073	http://ceur-ws.org/Vol- 2277/paper14.pdf
13	offline signature verification based on partial sum of second order Taylor series expansion	Dr. Bharathi Pillar	Computer science	Springer LNNS	Nov-18	ISSN 2367-3370	https://www.scopus.com/sourceid/2110 0901469
14	circular map pattern spectrum an accurate description for shape representation and classification	Dr. Bharathi Pillar	Computer science	Springer LNNS	Nov-18	ISSN 2367-3370	https://www.scopus.com/sourceid/2110 0901469
15	The Role of NGOs in Social Development: with Special Reference to Employment and Income Generation of Kushalnagar Town of Kodagu District In Karnataka State	Dr. Suresh	Economics	Review of Research (UGC appreoved Journal No 48514	IINOV-IX	ISSN 2249-894X Vol 8 Issue 2	http://oldror.lbp.world/UploadedData/6383 .pdf

	Challenges & scope of medical tourism in Dakshina Kannada & Kasaragod districts- An empirical study	Mr. Sriraj B.S	Tourism and Travel Management	Review of research	Apr-18	ISSN 2249-894X	http://oldror.lbp.world/UploadedData/4 727.pdf
17	Role of cultural heritage in promotion of tourism: A Study on Dakshina Kannada district, Karnataka	Mrs. Parinitha Shetty	Tourism and Travel Management	Review of research	Nov-18	ISSN 2249-894X	http://oldror.lbp.world/UploadedData/6 455.pdf
	"Influence of Mall Culture on Consumer Behaviour and Buying Decisions: A study with special reference to Mangalore City"	Dr. Yatish Kumar	commerce	International Journal of Creative Research Thoughts (IJCRT)- An International Open Access Journal	Jan-18	ISSN :2320-2882	https://ijcrt.org/papers/IJCRT1801145.pdf
10	"A study on Skill Performance of Tennis Players in International Match".	Dr.Keshava Murthy	Physical Education	"International Journal of Health, Physical Education & Computer Science in Sports	Dec-18	ISSN:2231-3265 Vol 32 No.01 P. No. 01-06	http://www.ijhpecss.org/International Journal 32.pdf
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21	Site suitability analysis for municipal Solid Waste Disposal in Mangalore city Corporation, Karnataka- Using Geospatial technology	Sandipta Das, Dasharatha P. Angadi	Geography	International Journal of Science and Research 7 (3), 13	2018	ISSN 2319-7064	PDF
22	The Status of Gender disparity in Haveri district: A Geographical Approaches	Deepika Devaramani, Dasharatha P. Angadi	Geography	Ajanta An International Multidisciplinary research Journal 7 (06), 09	2018	ISSN 2277-5730	PDF

23	The Role of the Right to Education Act in Providing quality Education: An Analitical Study of Schools in Mysore City	Dr. Sowmya K. B.	Jounrnalism	Jnanavardhini – Multi- Desciplinary Research Jounrnal	2018	ISSN 2456-7647	PDF
24	Asthetic perspective of seeing, listening, reading in kannada culture context	Dr.Madhava	Kannada	abhijatha kananda (refreed journal)	Apr-18	ISSN-2347-4017	PDF
25	BHASHE BAHVAKE HOLAPU	Dr.Madhava	Kannada	abhijatha kananda (refreed journal)	Apr-18	ISSN-2347-4017	PDF
26	TULU YAKSHAGANA PRASANGAGALALLI BARUVA GUTTUBARIKE BEEDU, ARAMANE	Dr.Madhava	Kannada	abhijatha kananda (refreed journal)	Apr-18	ISSN-2347-4017	PDF
27	YAKSHGANA PRASANGAGALLI TULUNADINA VEERARU	Dr.Madhava	Kannada	abhijatha kananda (refreed journal)	Apr-18	ISSN-2347-4017	PDF
28	AVIBHAJITHA DAKSHINA KANNADA	Dr.Madhava	Kannada	abhijatha kananda (refreed journal)	Apr-18	ISSN-2347-4017	PDF
79	"Constant Learning and Professional Advancement- A Empirical Study on Faculty"	DR YATISH KUMAR	COMMERCE	GENIUS	Jul-18	ISSN 2279-0489	PDF
30	"Factors influencing investment decisions of stock market investors- A special reference to DK District"	DR YATISH KUMAR		Al- Shodhana A Multi Disciplinary Refereed Research Journal	Jan-18	ISSN 2320-6292	PDF

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21. Site suitability analysis for municipal Solid Waste Disposal in Mangalore city Corporation, Karnataka-Using Geospatial technology - Sandipta Das, Dasharatha P. Angadi



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Site Suitability Analysis for Municipal Solid Waste Disposal in Mangalore City Corporation, Karnataka - Using Geospatial Technology

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Abstract: Solid waste dumping is a challenging issue now-a-days in urban extent. The solid waste produced in municipality areas (ULB) of Indian cities which impacts on health as well as the surrounding environment. The first requirement to dumping urban solid waste in our Indian cities is a suitable land site. Mangalore taluk is a secand populated taluk of Dakshin Karnataka, side by it is being a fast developing city where solid wastes generating average 220 (TDP) tons per and 0.35kgs/capita/day which is also facing challenges to dumping to a suitable place. The objective of present study was the urban solid waste dumping site selection using the geospatia techniques for Mangalore City Corporation area. Remote Sensing and GIS multi-criteria analysis (MCA) methods were used to identifying the suitable site for disposal urban solid waste. Landsui ETM+ and SRTM DEM data were used for present paper. Estimation of buffer distance analysis and overlay weightage procedure was used for this study. The finding result has been indicates that only 6.45 km² (3.93%) area is suitable for solid waste dumping; otherwise 17.289 km², 77.31 km² and 62.95 km² area are fall under unsuitable, less suitable and moderate suitable with 10.54%, 47.13% and 38.39% respectively.

Keywords: Solid waste Generation; Suitable Dumping site; GIS and Remote Sensing;

1. Introduction

Solid waste is annoying ingredients which made from collective domestic, residential, industrial and commercial actions in a particular area. Solid waste generation in India has been increasing over the years from 100 grams per person per day in small towns to 500 grams per persons per day in large towns (Jaybhaye, Mundhe, & Bhalachandra, 2014). It's put major impacts on human health and surrounding environment due to the improper and instinctive solid waste dumping. The ground water quality, drinking water purity has been reduces due to unscientific landfill site and its causes the disease like nausea, jaundice, asthma etc. (Bean et al., 1995), Increasing population in urban extend due to rural to urban migration which leads to increase solid waste generation in smaller to bigger cities in India. Solid waste disposal is an important part of waste management to protect the surrounding environment. According to the Municipal Solid Wastes (MSW) rules, 1999 every municipal authority has to take in charge for collection, segregation, stores, transportation processing and disposal of municipal solid waste. It comes under some schedule i.e., (i) implementation schedule, (i) collection, separation, storage, transportation, assembled and disposal of municipal solid waste, (iii) identified for land filling, suitable site selection, prevention of pollution, water quality monitoring, ambient air quality monitoring and post care and (iv) processing and composting. MCC has been generates Municipal Solid Waste is about 220 TDP (tons per day) and collection is about 200 TDP, 0.35kgs/capita/day. In three major ways solid waste is generated in MCC like municipal, biomedical, hazardous industrial waste. There are two ways to collect solid waste in Mangalore City Corporation. One is primary collection and another is secondary collection. Primary collection is mostly deals with door to door collection and street sweeping. As per CSP of MCC report, corporation has collected waste by door to door 56.4% of total house hold population

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22. The Status of Gender disparity in Haveri district: A Geographical Approaches - Deepika Devaramani, Dasharatha P. Angadi

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15. The Status of Gender Disparity in Haveri District: A Geographical Approach

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Abstract

The current status has seen the greatest gender disparity that is reflected in the relationship between the male and female literacy, education, employment, socio-cultural and behavioral indicators of empowerment. Gender equality is more than a goal in itself. It is a prerequisite for tackling the challenges of poverty reduction, promoting sustainable development and building good governance.

The present paper examines the extent of gender disparity in Haveri District based on literacy and sex ratio using secondary data such as District Census Hand Book of Haveri District. Literacy rate has been calculated for the population above 6 year and Sopher's Disparity Index (1974) modified by Kundu and Rao (1983) has been employed for the measurement of male-female disparity in literacy. It is perceived that, in all taluks of Haveri district, experiences greater regional disparities in the literacy and sex ratio. We found that literacy rate in study area was 67.79% in 2001 which is increased to 77.4% % in 2011. We also found that the urban literacy is significantly greater than the rural literacy which is coexisting to the wider gender disparities from the rural to the urban population in the study area. Similarly we also found that sex ratio in the study area was 944 in 2001 which is increased to 950 in 2011. There are wide disparities from Rural to Urban sex ratio. The urban sex ratio is higher than rural sex ratio in study area. The Rural sex ratio is 946 and urban sex ratio is 968 females per thousand males in the 2011.

Keywords: Literacy, Sex ratio, Gender, Disparity, etc, Introduction

The human sex ratio (conventionally defined as the number of females per 1000 » males) and literacy varies greatly between district to district and state to state. Das Gupta

23. The Role of the Right to Education Act in providing quality Education: An Analitical Study of Schools in Mysore City - Dr. Sowmya K. B.

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ಗಾಣಮಟ್ಟದ ಶಿಕ್ಷಣ ನೀಡುದಲ್ಲಿ ಶಿಕ್ಷಣ ಹಕ್ಕು ಕಾಯ್ದೆಯ ಪಾತ್ರ ಮೈಸೂರು ನಗರದ ಶಾಲೆಗಳ ಒಂದು ವಿಶ್ಲೇಷಣಾತ್ಮಕ ಅಧ್ಯಯನ

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ಕಿತ್ರಣ ಪ್ರಕ ಮಾಯನ ಮುಂಲಭೂತ ಹತ್ಯಾಗಿದೆ ಕಿತ್ತಣವೇ ದೇಶದ ಒಂದರು. ಸಮಾಜದ ಸ್ಪುಕಡೆಯ ಮಾಯಿಗೂ ಕಿತ್ತಣ scientistic inscretande and ser margestone attendation terro staylended from ಸರಕಾರ 1002ರಲ್ಲಿ 10(4) ವಿಧಯನ್ನು ಸಂವರ್ಧನಾಗ್ಗಳನಾಗಿ ತಿಲ್ಲಾರಡ ಯಾಡಿ. ತಿಕ್ಷಣದನ್ನು ಮೂಲದೂತೆ ಹಕ್ಕಗಳ ಪಟ್ಟಿಗೆ र्मकाका छठत होता तहात है कार्याकात ।। कार्याच कार्या स्वत्वे स्वत्वे कार्या कार्या केर्या अस्ति स्वतिक्र aces Rossman, सार्थनावरूका संस्त्र वस प्रावृत्तक तारकष्ट्र कार्य गाया वहुन अनासंस्क वरण कार्यहरूप कार्युरस्याम् प्रस्कृतेकाम इंड्रान सन् कार्युवाम्य सावतं उत्तरकामा सामा कार्यतं सैन्छरास ಆರಾಮಕೂಲ ಇದುವ ಮಕ್ಷಣಗೆ ಈ 25ರಷ್ಟು ವಿಚನಲು ನೀಡಬೇಕು ಎಂಬ ಅಂತವನ್ನು ಸೇಜನಲಾಗಿದೆ, 20,00ನೇ ಸ್ಟ್ರೆಕ್ಷಣೆಕ कर्तारक प्रत्येत कर क्रिकाम कर्तार्थं संदर्भग्यात करत्य गायाक वर्तार क्रिका क्रिक क्रिक क्रिक ಕಾರ್ಯ ಎಂದು ಕರೆಯಲಾಗುತ್ತದೆ ಸಾಮಾರು ಚ ವರ್ಷಗಳಿಂದಲೂ ಈ ತಿಕ್ಷಣ ಹಕ್ಕು ಕಾಯ್ಕೆಯ ಮೂಲಕ ಚಲನಗಿ कार्यमध्ये के अवस् अवस्था प्रत्यविकासमूति स कार्याच्या कार्यस्थानम् असार्थं व्यव वेवस्थ्यस्य ಪೂರ್ವಯ ಹಣಾವನ್ನು ವಿನಿಯರಿಂಗ ಮಾಡುತ್ತದೆ ಅದರ ಸರ್ಕಾರ ಅಂದುಕೊಂಡ ರೀತಿಯಲ್ಲಿ ಶಿಕೇಳ ಹತ್ತು ಕಾಡುತ್ತಿ ಮಾತ್ರಮಾಗಿದೆಯೇ ಎಂಬುದು ಈಗ ಮತ್ತ ಪ್ರತ್ಯೆಯಾಗಿದೆ. ಈ ಶಿಕ್ಷಚಲ್ಲಿ ಮೈಸೂರು ನಗರದಲ್ಲಿ ತಿತ್ರಣ ಹತ್ತು ಕಾಯ್ದೆ emagnitudada andreg age an endona resoner age dedonagidas contemp ectano anaternat e ances servici el mesgenos alemistat apouentais convang soughth eight absented up any may more with metric after add designed ಕಲಿಕು ಮಟ್ಟರುವು ಹೇಲ್ಲ ಮಾಡುವಲ್ಲಿ ಸರ್ವಯಕವಾಗಿದೆಯೇ ಎಂಬುದನ್ನು ವಿಶ್ಲೇಷಗಾತ್ರಕವಾಗಿ ಅವ್ಯಯನ ಮಾಡಲಾಗಿದೆ.

ರಾ. ಸೌಮ್ಯ ಕೆ ದಿ. ಹಲ್ಯಾಸಿ ಪಕ್ಷಕರ್ಕೆ ಸದ ಮಾಧ್ಯಮ, ಪೃತ್ತಿರಾಜ ಟಿ. ಸಂಕೋಧನಾ ವಿದ್ಯಾರ್ಥಿ, ಸಂಪಹನ ಮತ್ತು ಪತ್ರಿಕೋವ್ಯಮ ವಿಧಾನ, ಮಾನಸಗರಿಗೋತ್ರಿ, ಮೈಸೂರು ವಿಶ್ವವಿಷ್ಯಾನಿಯಾ, ಮೈಸೂರು ಕಿಕ್ಕ

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AESTHETIC PERSPECTIVE OF SEEING, LISTENING, READING IN KANNADA CULTURAL

25. BHASHE BAHVAKE HOLAPU - Dr.Madhava

	ಕವಿ ಆದಿತ್ಯ. ಗುಣನಂದಿ, ಎರಡನೆಯ ನಾಗವರ್ಮ :
n.	ಕವಿ ಆದಿತ್ಯ. ಗಿರ್ದೇಶನಿಂದ ಪ್ರಾಪಾನ್ ಎಸ್ ತಾರಾನಾಥ ಕಲವು ಸಂಗತಿಗಳು – ಡಾ ಎನ್ ಎಸ್ ತಾರಾನಾಥ
	ಹಸ್ತಪ್ರತಿ ಆಕರಗಳಾಗಿ ಮಹಿಳಾ ಚರಿತ್ರೆ ರಚನೆ: ಕೆಲವು ಆಯಾಮಗಳು
ے.	- ಡಾ ವೀರೇಶ ಬಡಿಗೇರ
	ಕುಮಾರವ್ಯಾಸ ಭಾರತ ಮತ್ತು ದೇಸೀಯತೆ – ಓಬಳೇಶ ಎನ್
2.	ಕುಮಾರವ್ಯಾಸ ಭಾರತ ಮತ್ತು ದೇಗಳು ಪಣಿ - ದಾನುವುದಾದ / ೧೯
V.	ಎಸ್.ವಿ.ಪರಮೇಶ್ವರಭಟ್ಟರು ಮತ್ತು ದೇಸಿ ಪ್ರಚ್ಞೆ – ರಾಮಮೂರ್ತಿ ಕೆ ಎನ್ / ೨೪
35.	"ನೀರಮೇಲಣ ಗುಳ್ಳೆ" ಯಲ್ಲಿ ಮೂಡಿದ ಆಮೂರರ ಬದುಕು ಬರೆಹದ ಬಂಬಗಳು
	- ಡಾ ಗೀತಾ ಪಸಂತ / ೨೮
Ł.	ಹಿಂದೂ ಧರ್ಮ : ಕಂಬಾರರ ಕಾವ್ಯದ ಮುಖಾರತರ
	– ಡಾ ಟಿ ಎಂ ಗೀತಾಂಜಲಿ / ೩೪
2.	ಮುಂಜಾವಿನ ಮಂಜಿನ ಹನಿ – ವೀಣಾ ಶ್ರೀಕಾಂತ್ / ೪೧
es.	ಮೈಕೇಲೇಂಜಲೋ- ಇಂಗ್ಲೀಷ್ ಮೂಲ : ಗುಲ್ಜಾರ್, ಕನ್ನಡಕ್ಕೆ : ಡಾ ಸಿ ನಾಗಣ್ಣ / ೪೨
5	ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮಹಿಳೆಯ ಅಸ್ಥಿತೆ – ಡಾ ಶ್ರೀನಿವಾಸ.ಟಿ ಗ್ರಿ ೪೬
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03	ವೃತ್ತಿರಂಗಭೂಮಿಗೆ ಗಾಯನಯೋಗಿ ಪಂಡಿತ ಪುಟ್ಟರಾಜ ಗವಾಯಿಗಳ ಕೊಡುಗೆ
	– ಗಂಗೂಬಾಯಿ ಅ. ಪವಾರ / ೬೦
೧೩	. ಗದುಗಿನ ಶ್ರೀ ವೀರೇಶ್ವರ ಮಣ್ಯಾಶ್ರಮದ ಪ್ರಗತಿಗಾಗಿ ಶ್ರಮಿಸಿದ ವ್ಯಕ್ತಿಗಳು / ೬೫
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- ೬ ರಗಳೆಗಳ ಮೂಲ ದ್ರವ್ಯ ಭಕ್ತಿ: ಡಾ. ಸದಾನಂದ ಪಾಟೀಲ ∗ ಡಾ. ಸಾವುಕಾರ ಎಸ್. ಕಾಂಬಳಿ / ೪೩
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	Total Annual Contraction	

29. "Constant Learning and Professional Advancement- A Empirical Study on Faculty" - DR YATISH KUMAR

GENIUS - VOLUMI - VI - ISSUE - II-ISSN 2279-0489 (I.F.-4.954)

FEBRUARY-RULY

12. Constant Learning and Professional Advancement - A Empirical Study on Faculties

Dolan Champs Bancrice

Assistant Professor, St. Agnes College (Autonomous), Mangaluru

Dr. Yathish Kumar

Associate Professor & Research Guide, Department of Commerce, University College Mangahuru.

Abstract

Learning belps one to build respective acumens which eventually help them to entire beyond boundaries and can move towards professional advancement. David D Dill (1990) as study evaluated that over the last decade universities have been subjected to various forms academic accountability designed to maintain or improve the quality of their teaching acshared perspective of many of these accountability processes is that universities become wife at creating knowledge for the improvement of teaching and learning, at modifying to behaviour to reflect this new knowledge. In short, those universities become the erganizations."

As quoted by A.P.J. Abdul Kalam, "You cannot change your future, but you can chan your habits and surely your habits can change your future". Good habits play a very expenrole in one's life and profession. Constant learning should be a habit. Sometimes extend as can be negligible but internal push should be so aggressive that one builds acumen and eran different boundaries in the professional front.

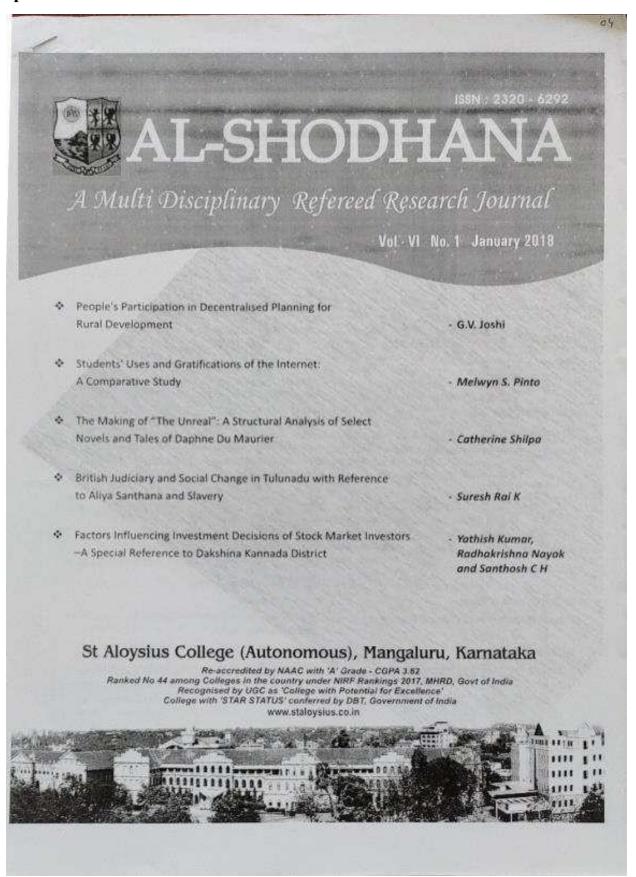
Keyword - Learning, Development, Professional advancement

1. Introduction

According to Albert Einstein "Once you stop learning, you start dying". Compalearning helps individuals to grow vertically and horizontally. We stay in an ever these environment. Every new day, every new hour, every new minutes is a game changer. To 50 this ever changing environment one has to be a constant learner,

Learning helps one to build respective acumens which eventually help them to cell beyond boundaries and can move towards professional advancement. David D Dill (1990) d 11 study evaluated that over the last decade universities have been subjected to various jet

30. "Factors influencing investment decisions of stock market investors- A special reference to DK District" - DR YATISH KUMAR



	2017-2018								
Sl. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal		
1	Womens empowerment in educational institutions: A study with reference to DK District of Karnataka	Dr. Abbokar Siddiq	Commerce	International journal of functional management	Mar-17	ISSN 2319- 1406	https://www.researchgate.net/publication/3 21973559 WOMEN'S EMPOWERMEN T IN HOSPITALITY INDUSTRY A S TUDY WITH REFERENCE TO DK D ISTRICT OF KARNATAKA 1 Ganesha _Acharya_B_WOMEN'S_EMPOWERME NT_IN_HOSPITALITY_INDUSTRY_A STUDY_WITH_REFERENCE_TO_DK DISTRICT_OF		
2	Core Banking applications for GST Network Customers Awarness and adoptability	Dr. Subhasini Srivatsa	Commerce	International Journal of advanced trends in Engineering & technologies	17-Oct	Impact Factor: 5.665, ISSN (Online): 2456 - 4664 (www.dvpubli cation.com) Volume 2, Issue 2, 2017	https://zenodo.org/record/1054422#.Yk wG6shBwdU		
3	A Study on Customer Awareness towards Banking Service with reference to Deposit and Loan in Mangalore City District of Karnataka	Dr. Abbokar Siddiq	Commerce	International Journal on Recent and Innovation trends in Computing and Communication	Jul-17	ISSN 2321- 8169	https://www.researchgate.net/publicatio n/322860783 A Study on Customer Awareness towards Banking Service with reference to Deposit and Loan in Mangaluru City		

4	An Analysis of Hospitality Employees' Quality of Work Life with special reference to DK district of Karnataka	Dr. Abbokar Siddiq	Commerce	International Journal of Enhanced Research in Management & Computer Applications	Oct-17	ISSN 2319- 7471	https://www.researchgate.net/publicatio n/322860788 A study on Quality of Work Life in the Hospitality Indust ry Employees with special reference to D K District of Karnataka
5	An Analysis of Hospitality Employees' Quality of Work Life with special reference to DK district of Karnataka	Dr. Abbokar Siddiq	Commerce	International Journal of Advance Research in Science & Engineering	Oct-17	ISSN 2319- 8346	https://www.researchgate.net/publicatio n/322860886 An Analysis of Hospit ality Employees Quality of Work Li fe with Special Reference to D K District of Karnataka
6	Role of Cooperative Societies in Socio- economic Development of Rural Folk	Dr. Abbokar Siddiq	Commerce	SJCC Management Research Review	Dec-17	ISSN 2249- 4359	https://papers.ssrn.com/sol3/papers.cfm ?abstract_id=3873903
7	A Study on Quality of Work Life in the Hospitality Industry Employees with a special reference to DK district of Karnataka	Dr. Abbokar Siddiq	Commerce	AGU International Journal Management Studies & Research	July-Dec 2017	ISSN 2455- 6092	https://www.researchgate.net/profile/A bbokar- Siddiq/publication/322860886_An_An alysis_of_Hospitality_Employees_Qual ity_of_Work_Life_with_Special_Reference_to_D_K_District_of_Karnataka/links/5a730ed30f7e9b20d48ee7a5/An- Analysis-of-Hospitality-Employees- Quality-of-Work-Life-with-Special- Reference-to-D-K-District-of- Karnataka.pdf
8	Risk and Return Analysis of Equity Shares with Special Reference to Companies on BSE stock index	Karthik Pai H	Commerce	International Journal of Applied Financial Management Perspectives	April -June 2017	ISSN (online)- 2279-090X ISSN (print)- 2279-0896	https://papers.ssrn.com/sol3/papers.cfm ?abstract_id=3768471

9	"A Paradigm of Traditional Market Culture and Mall Culture- A Perceptional Study"	Dr. Yatish Kumar	commerce	Pearl Multidisciplinary Journal	Jul-05	ISSN 2394- 0352	https://ijcrt.org/papers/IJCRT1801145.pdf
10	"Customer Perception towards E-Banking Services: Study with reference to ICICI Bank of Mangalore City"	Dr.Yatish Kumar	commerce	Poseidon	Jul-22	ISSN 2319- 6318	https://www.academia.edu/43389242/A S TUDY_ON_CUSTOMER_S_PERCEPTI ON TOWARDS E BANKING SERVIC ES
11	"Online Purchasing in the wake of Globalisation: Key Issues and Challenges"	Dr.Yatish Kumar	COMMERCE	International Journal of Research in Economics and Social Sciences (IJRESS)	JULY	ISSN 2249- 7382	https://www.academia.edu/33946777
12	"An Analytical Evaluation of Technical Education Trend in India"	Dr.Yatish Kumar	COMMERCE	Indian Journal of Commerce & Management Studies	JULY	ISSN 2249- 4310	https://gfgc.kar.nic.in/punjalakatte/Generic DocHandler/199-2024c716-ee42-40c3- 99b1-582608c5d6b9.pdf
13	"Social Inclusion of Migrant Coffee Plantation Workers in Kodagu District of Karnataka"	Dr.Yatish Kumar	COMMERCE	International Journal of Engineering Development and Research (IJEDR)	Jul-05	ISSN: 2321- 9939	https://www.ijedr.org/papers/IJEDR17 03181.pdf
14	"Marketing Strategies adopted by the Building Contractors of Dakshina Kannada District in the wake of Globalization: A Perceptional Study"	Dr.Yatish Kumar	COMMERCE	International Journal of Creative Research Thoughts (IJCRT)- An International Open Access Journal	Jul-05	ISSN 2320 - 2880	https://ijcrt.org/papers/IJCRT1704229.pdf

15	Characteristics of Kumardhara River Basin, India: A Geoinformatic Perspective	Dhanaraj K., Dasharatha P. Angadi	Geography	Regional Symbiosis 25 (01), 12	2017	ISSN 0972- 2041	https://www.academia.edu/44285218/Morp hometric Characterisation of Kumaradhar a_River_Basin_A_Geoinformatics_Perspe ctive
	Work-life balance of female nurses in private hospitals with special reference to Sullia taluk, Dakshina Kannada district	Dr. Anasuya Rai		Emperor International Journal of Finance and Management Research	Dec-17	2395-5929	https://llibrary.net/document/zlrppd2z-balance-private-hospitals-special-reference-dakshina-kannada-district.html
17	Customer ecstasy towards core banking solutions in the context of globalization (A study in Dakshina Kannada District of Karnataka, India)	Dr. Subhasini Srivatsa	Commerce	International of management IT & engineering	Oct-17	ISSN 2249- 0558	https://www.academia.edu/35934049
18	Delelopment Initiaves by Religious Institutions	Dr.Jayavantha Nayak, Dr. Ramakrishna B. M.	Economics	International Journal of Academic Research	February, 2017	ISSN 2348- 7666; Vol. 4, Issue – 1 (2) (Impact Factor: 6.023)	PDF
19	Banking the demographic dividend through inclusicve growth in india	Dr.Jayavanth nayak	Economics	AJANTA (An International Multidisciplinary Quarterly and Peer Reviewed Referred Research Journal	2017	ISSN:2277- 5730	PDF

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18. Development Initiates by Religious Institutions - Dr. Jayavantha Nayak, Dr. Ramakrishna B. M.

International Journal of Academic Research ISSN: 2348-7666; Vol. 4, Issue – 1 (2), February, 2017 Impact Factor: 6.023



DEVELOPMENT INITIATIVES BY RELIGIOUS INSTITUTIONS

Dr JAYAVANTHA NAYAK

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Dr RAMAKRISHNA B.M.

Associate Professor, Department of Economics University College, Mangalore

Abstract: Economic schiely and religion have a deep relationship. They both influence each other. This inter-relationship is of ancient origin. In other words religious factors can be linked to the social and economic development of India since the emergence of the first civilization on the India around 4,500 years ago. There are numerous studies examined how religious institutions like Temples, Churches, Masques etc have impact an exciety in general. However, there is a pancity of studies looking specifically at how religious institutions contribute for the neighborhood development by taking up developmental activities via income generated out of religious activities. In this study, a special facus has made on to analyze the contributions of religious institutions in neighborhood development.

Keywords: Development, Initiatives, Raral, M3Gs Religion, Institutions

Introduction

India has long been known as a very spiritual, religious heavy area of the world. In India, religion is a way of life. It is an integral part of the entire Indian tradition. For the majority of Indians, religion permestra every aspect of life, from common-place daily chores to education, and politics. Recent academic interest linking religion and development has centered on the economics of religion. Studies in the economics of religion have focused on applying the tools of modern economic analysis to the analysis of religious institutions, faith-based welfare programmes and development initiatives taken by them for the nrighborhood development. The present study aims at an analysis of rule played by the religious institutions in development process in rural area of Dakshina Kannada District. There are numerous studies examined how religious institutions like Temples, Churches, Mosques etc have impact on society in general. However, there is a passity of studies looking specifically at how religious institutions contribute for the neighborhood development by taking up developmental activities via income generated out of religious activities. In this study, a special focus has made on to analyze the contributions of religious institutions in neighbourhood development. An attempt is also made to shed light on early writings pertaining to religion and development. In this paper an attempt has made to examine the contributions of religious institutions such as Temples, Churches, and Mosques of Dakshina Kannada District of Karnataka State. In this study, a special focus has made on to analyze the contributions of a reputed pilgrimage centre of Dakshina Kannula District Shri Kshetra Dharmasthala' in the field of rural development. This study also attempts to answer the following questions-

- Whether religious institutions contribute for the development process?
- Is there any positive relationship in between religious institutions and rural development?
- What are the positive strengths of religious institutions to promote rural development programmes?

THE METHODOLOGY:-

Taking into account the fact that religion is a complex and multidimensional phenomenon, it is almost impossible to examine religion and its specific relationships to development: economic, social and cultural. Here an attempt is made to evaluate the contribution of development initiatives taken up by the religious institutions. The present study is based on primary source and secondary source of information. The primary information concerned to the research work collected through different sources. It includes structured interview schedule, discussion with beneficiaries, discussion with volunteers.

19. Banking the demographic dividend through inclusivee growth in India - Dr. Jayavanth Nayak

VOLUME - VI_ISSUE - 1 - JANUARY - MARCH - 2017 AJANTA - ISSN 2277 - 5730 - IMPACT FACTOR - 5.2 (****) ORIGINAL COM-



Banking the Demographic Dividend through Inclusive Growth in India

Dr. Jayayantha Nayak

Associate Professor, Department of Economics, University College, Mangalore.

For decades, economists and social thinkers have debated the influence of population change on economic growth. India is presently in the early part of its demographic dividend. However, unless lessons are learnt from other parts of the world, and adequate measures are taken both at the ground and policy levels, it is possible that India will be unable to reap its demographic dividend, and may in fact jeopardize its future as a result of inadequate action. Demographic transition is the window of opportunity for implementation of development oriented Government policies. This one-time gift of the demographic transition is expected to provide lots of opportunities for development and economic gains. To reap the benefit of demographic dividend government has to implement appropriate policy. Reforms undertaken in the early 1990s made India one of the world's fastest growing This study explores banking the demographic dividend through inclusive growth in India.

Methodology

This paper is descriptive and analytical in nature. Here an attempt has made to discuss the possibilities of reaping demographic dividend through inclusive growth in India. The present study is based on secondary source of information. Information has gathered through various sources such as books, journals, Planning documents, gazetteer, website, government records etc.

Demographic Dividend for India

The demographic dividend-this phenomenon occurs with a falling birth rate and the consequent shift in the age structure of the population towards the adult working ages. It is also commonly known as the demographic gift or bonus or demographic window. With many developing countries particularly in the Asian continent experiencing a rapid decline in fertility, there has been widespread optimism that the demographic bonus will take these countries to greater economic heights [Asian Development Bank 1997; Bloom and Williamson 1998; Cyrus Chu and Lee 2000; Mason 1988].

Due to improved health care facilities in India, the death rate is on decline, this indicate that by the year 2016 persons above age of 60 will increase and will be 8.94% of the total population. The below mentioned table furnishes details regarding demographic composition in India in different periods of time.

	2016-2017									
Sl. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal			
1	Critical Analysis of Entrepreneurship Awareness and Skills among Students in Universities of Coastal Karnataka	Dr. Abbokar Siddiq	Commerce	Global Journal for Research Analysis	Jul-16	ISSN 2277-8160	https://www.worldwidejournals.com/global- journal-for-research-analysis- GJRA/fileview/July 2016 1468580183 86. pdf			
2	Women Empowerment in Hospitality Industry: A Study with reference to D.K. District of Karnataka	Dr. Abbokar Siddiq	Commerce	Echo Research- A Multidisciplinary Journal	Sep-16	ISSN 2321-5364	https://www.researchgate.net/publication/321965913_Employmentof_Children_Child_Labour_in_Retail_Stores-A_Study_with_Reference_to_Select_Vill_ages_in_D			
3	Women Empowerment in Hospitality Industry: A Study with reference to D.K. District of Karnataka	Dr. Abbokar Siddiq	Commerce	International Journal of Functional Management	Mar-17	ISSN 2319- 1406	https://www.researchgate.net/publication/321973559 WOMEN'S EMPOWERME NT IN HOSPITALITY INDUSTRY A STUDY WITH REFERENCE TO D K DISTRICT OF KARNATAKA 1 G anesha Acharya B WOMEN'S EMPO WERMENT IN HOSPITALITY INDU STRY A STUDY WITH REFERENC E TO DK DISTRICT OF			
4	Block wise Binary Pattern a Robust and an Efficient Approach for Offline Signature Verification	Dr. Bahrathi Pillar	Computer Science	Isprs Archieves	May-17	ISSN 1682-1750	https://www.scopus.com/sourceid/21100 248929			

5	Control of Autoimmune Arthritis by Herbal Extracts and their Bio-active Components Yinghua Y, Li Tong, Hua Yu, Brian M B, Kamal D Moudgil.	Shivaprasad H V, Brian A, Siddaraju M Nanjundaiah , Hong R, Rajesh R,	Botany	Asian Journal of Pharmaceutical Sciences	2016	ISSN 1818-0876	https://www.sciencedirect.com/science/article/pii/S181808761600009X
6	Research Studies on Interactive Radio Program: A Review	Dr. Sowmya K. B.	Jounrnalism	International Journal of Multidiciplinary Approch and Studuies	2016	ISSN No: 2348 – 537X	http://ijmas.com/upcomingissue/04.01.20 16.pdf
7	A study on global universities ranking	Dr. Yatish Kumar	commerce	inrernational journal of applied scienece	Jul-05	ISSN NO: 2394- 7500	http://www.allresearchjournal.com/archives/2 016/vol2issue11/PartA/2-10-109-600.pdf
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9	The Language and Literature of North Kanara Region	Dr.Ganapath i Gowda	History	AJANTA (An International Multidisciplinary Quarterly and Peer Reviewed Referred Research Journal	2016	2277-5730 4.205 impact factor (pdf)	http://ajanta.cs.umn.edu/publications.html
10	Economic Inclusion and Women Empowerment	Dr. Ramakrishn a B.M., and Dr. Jayavanth Nayak	Economics	IDEAL (An International Multidisciplinary Half yearly and Peer Reviewed Referred Research Journal	Jul-15	ISSSN 2319-359X	PDF

11		Dr.Jayavant h Nayak		IDEAL (An International Multidisciplinary Half yearly and Peer Reviewed Referred Research Journal	2016	ISSN :2319-359x	PDF_
12	An Empirical study on adaptability of mobile banking services in India - A quantitative investigation	Dr.Jayavant h Nayak		Journal of Xi an shiyou university, natural science edition	2016	ISSN:1673-064X	PDF
13	Analytical Survey of Interest and Background of Education Trainees about Physical Education Programme".	Dr.Keshava Murthy	Physical Education	Rama Journal of Physical Education and Allied sciences"	Aug-16	ISSN:2320-8937 Issue -01, P. No. 1- 04.	PDF

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Economic Inclusion and Women Empowerment

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Introduction

The status of women in modern India is a sort of a paradox. If on one hand she is at the peak of ladder of success, on the other hand she is mutely suffering the violence afflicted on her by her own family members. As compared with past women in modern times have achieved a lot but in reality they have to still travel a long way. Their path is full of roadblocks. The women have left the secured domain of their home and are now in the battlefield of life, fully armoured with their talent. They had proven themselves. But in India they are yet to get their dues. The sex ratio of India shows that the Indian society is still prejudiced against female.

Scope and Objectives

This study explores the importance of women empowerment and inclusive growth to achieve sustainable development in Indian economy. For growth to be sustained in the long run, it should be broad-based across sectors and different sections of the society. Recognising that inclusive growth begins with children and women, special focus has made under the XII Five Year Plan to achieve this goal. The objectives of the study are as follows-

- To review the existing condition of women in India.
- To analyze the achievement done under past Five Year Economic Plans.
- To review the existing strategies, policies, programmes for women empowerment in India.
- To suggest remedies for achieving women empowerment goals in India.

Methodology

This paper is descriptive and analytical in nature. Here an attempt has made to discuss the existing condition of women in India and various measures and schemes introduced under current Five Year Economic Planning to overcome from this problem. The present study is based on secondary source of information. Information has gathered through various sources such as books, journals, Planning documents, gazetteer, website, government records etc.

The Concept of Women Empowerment

Swami Vivekananda had said "That Country and that Nation which does not respect Women will never become great now and nor will ever in future" and pursuit of making India a great nation we need to

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Role of Geo-Information Technology in Promoting Rural Development and Inclusive Growth in India

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Introduction

Geographic Information Technology has developed at a remarkable pace over the past two decades and will play a key role in development of nations in the 21st Century; thereupon many countries have already prepared their strategic development plans for application of GIS Technology with gigantic financing endeavours. Now time has come for all decision makers to discuss the appropriateness of GIS technology and its applications to rural development, forest management, urban development planning, land information systems and agricultural development. This will also provide a suitable solution for the use of GIS for educational infrastructure development with special emphasis on rural sector in India.

Objectives

The various objectives of the study are discussed below

- To discuss the applications of GIS in promoting rural development and inclusive growth of India
- To focus on need for inclusive growth in India.
- To highlight the importance of information technology in rural development.
- To suggest remedies for promoting rural development and inclusive growth in India.

Methodology

Rural development is a multi-dimensional phenomenon. Qualitative and quantitative factors are involved in rural development process. It is very difficult to evaluate rural development and inclusive growth only with one variable like GIS. However in general an attempt has made in this paper to discuss the role played by GIS in rural development and inclusive growth of India. This paper is descriptive in nature. Information is gathered through secondary sources like articles, books, website, gazetteer, journals etc.

Need for Inclusive Growth in Indian Economy

Inclusive growth is a major concern for naral development in India with rising inequalities. Despite tremendous growth of economy, failure on distributive front has aggravated the progressive journey towards collective well-being. Inclusive growth has become the buzzword in policy-spheres with recent phenomenon.

12. An Empirical study on adaptability of mobile banking services in India -A quantitative investigation- Dr. Jayavantha Nayak

Journal of Xi'an Shiyou University, Natural Science Edition

An Empirical Study on Adaptability of Mobile Banking Services in India – A Quantitative Investigation

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Abstract

Objective: - To make mobile banking system adaptable with easy hands on access to its beneficial features among Indian banking customers with high end access to digital payment system.

Methodology: - An empirical study comprised a sample of 170 respondents were data was collected based on convenience sampling through a structured questionnaire created on five-point likest scale.

Data Analysis: - Mean and t-test was applied to identify the results.

Conclusion: - Banks must take collective efforts to organize campaigns to make customers aware about the benefits of mobile banking in order to make them adopt the technology as the future of Indian banking relies on technology-based devices.

Keywords; Mobile banking: Adoption intention; customer adaptability, features of M-banking

Introduction

With time, banking has risen beyond its conventional model of customers waiting in line while banks rendered their services, to now making their services available to customers round the clock. For businesses all around the globe, technology has proved to bring about intense development. The banking industry has continually explored the chance for innovation to give its customers a

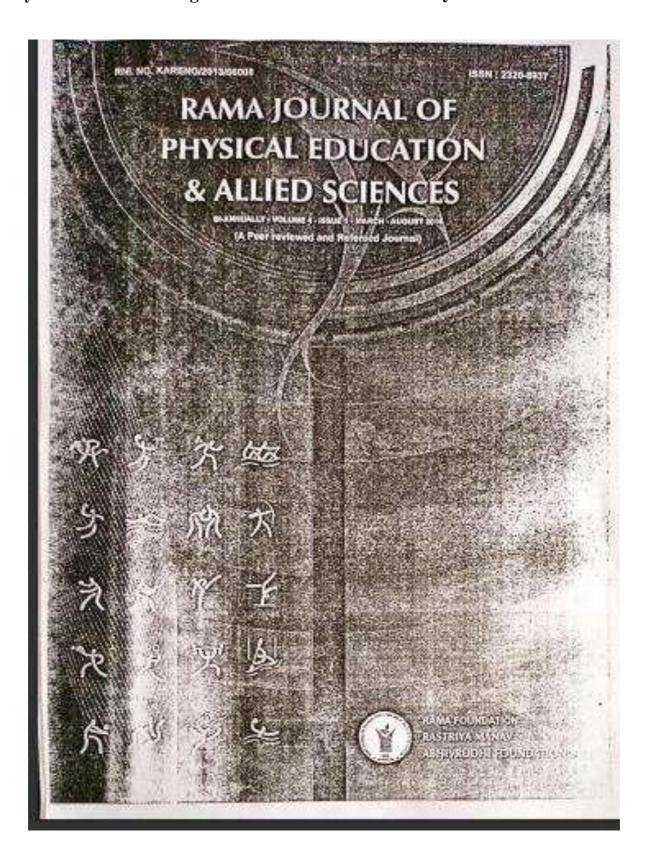
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13. Analytical Survey of Interest and Background of Education Trainees about Physical Education Programme". - Dr. Keshava Murthy.



ANALYTICAL SURVERY OF INTEREST AND BACKGROUND OF TEACHER EDUCATION TRAINEES ABOUT PHYSICAL EDUCATION PROGRAMME

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Issue 1

ABSTRACT

The study was confined to teacher education trainees' interest and background of physical education in anticipation that the teacher trainees would have sufficient background of physical education and sports in their school time studies. Teacher trainees' were also expected to given their volunteer service for the development of physical education and sports programme in their institutions. Physical education is a typical field, which demands inter-personnel relationship with administrators, teachers, student leaders and publics for its meaningful management. Each institution, with the exception of few, may have only one physical education teacher and most of them find it difficult to cope-up with the physical education programmes. Thus the education trained when becoming a fullfledged teacher would also learn to help the students in their physical education and sports programme so as to achieve their desired goals. In the absence of such co-ordination, students as well as the society will suffer a great loss.

A questionnaire on five points scale and also for the negative questions reverse five points scale has been awarded, it consisting of 28 questions was logically framed with the assistance of experts in the field to know teacher trainers' interest and background of physical education programme, The questionnaire was administered to 100 randomly selected 8.5c. students from six educational institutions of Mangalore University, Mangalore and optnions were collected from them. The response mainly revealed that, teacher trainer's had good interest and background of physical education and sports programme. The responses also uncovered important beneficial aspects of physical activities, such has mental soundness, social behavior, good health and pleasure. The study recommended that, vocational short term orientation training programmes at various levels should be organized to the teachers for effective implementation of physical education and sports programmes.

INTRODUCTION:

Education is considered as a cultivating, nurturing and fostering process, dealing with the total development of the moral, intellectual and physical processes of the individual. In order to achieve this, societies have established educational institutions and evolved a sound programmes catering to the needs in all endeavors of education. But scrutiny of the programmes of the educational institutions in India reveals that a greater part of the institutions' working time is devoted to the