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2	Conference	National	15 th April, 2017			Fraud in E- Commerce			
, por	Conference	National	8 th December, 2016	Recent Trends in Digital Empowerment in Emerging Economies	RSET Ghanshyamdas Saraf College of Arts and Commerce Malad (W)	Automation in college administration with respect to digital empowerment	Conference Proceeding	5.5	978-81- 933083- 4-9

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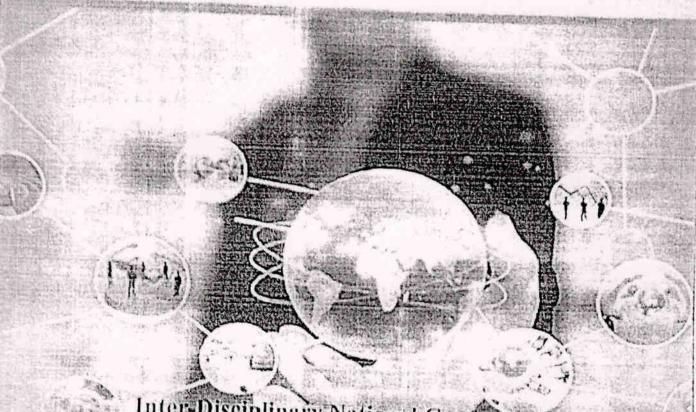


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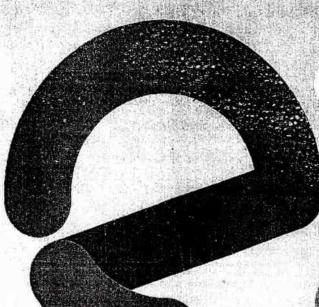
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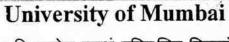
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AUTOMATION IN COLLEGE ADMINISTRATION WITH RESPECT TO DIGITAL EMPOWERMENT

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ABSTRACT

Today we talk about concept of Global Village, fast mode of communication has played great role in that. In this era of 4G everything is available on one click and so is administration. Today almost all Government offices are having their website or app with the help of which they can address grievances of common citizens. Colleges work for nation building in society. So colleges are accountable for services they provide to society in turn to their main stake holders i.e. students. For better administration, even college administration needs to get updated with technological up gradation. This research paper attempts to understand automation required by college administration for better administration.

KEYWORDS: Educational Institutions, Administrative Audit, Digital Empowerment 1.INTRODUCTION

Educational Institution: The Concept

"An educational institution", can be defined as, "an organisation incorporated or established by group of people for initiating process of receiving and giving systematic instruction through School, College or University."

For the purpose present research paper we are considering only colleges.

College as an educational concept

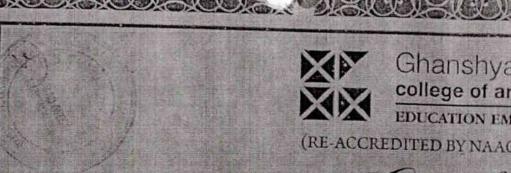
A college is a concept derived from Latin word collegiums. It is an educational institution. According to www.merriam-webster.com college can be defined as, "An independent institution of higher learning offering a course of general studies leading to a bachelor's degree, it can also be defined as a division of University offering education."

In India the term college is commonly reserved for institutions that offer bachelor's degree. Colleges are generally affiliated to a regional university. The colleges offer programs under that university.

First college in India was C.M.S. College, Kottayam, kerala established in 1817. In case of colleges, as a educational institution it exists in society. Colleges help in shaping nations' fate. So such institution like college must keep pace with time. In the era of Digital India, office automation and 'Digital Administration' is must. Today everything is available on one click so why not college administration. This research paper attempts to understand why and how Digital Empowerment will help college management to administer.

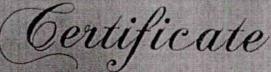
2. OBJECTIVES OF THE STUDY

- To study the governing structure of college as educational institution.
- To study the conceptof Digital Empowerment with reference to colleges.
- To study probable role ofAdministrative Audit ofDigital Empowermentw.r.t. college administration.
- To make suitable recommendations.



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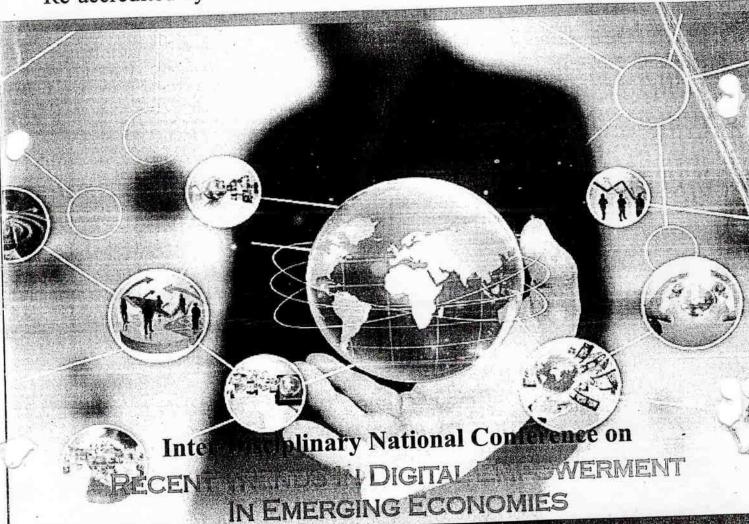


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DIGITAL EMPOWERMENT IN SWALL SCALE INDUSTRIES OR. SHRIPAD JOSHI NEELAM.E.PATIL

Associate Professor

GhanshyamdasSaraf College.

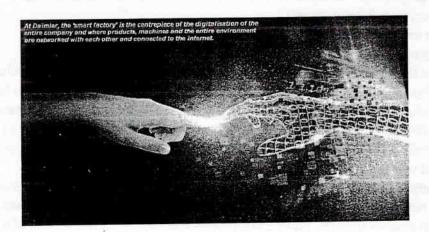
NEELAM.E.PATIL Research Scholar Mumbai University

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ABSTRACT

The study on "The impact of digital empowerment, in small scale industries" is to examine the effectiveness of digital innovation with respect to the small scale industry. Digitalization being a key economic drive in the present world it is important to integrate the economy by creating digital markets. Through digitalization, a company's digitized resources (such as online channels, machines equipped with digital sensors, and agile design and development teams equipped with smart phones and tablets, and cloud-based software) are transformed into new sources of revenue and operational gains. The research paper will help to understand the contribution of SSI in Indian economy and the impact of digitalization in SSI.

KEYWORDS: Digital Empowerments, Development, Small scale industry, Economy.



INTRODUCTION

Digitalization being a key economic drive in the present world it is important to integrate the economy by creating digital markets. Growth in digital data is vital for digitalization, because companies can use digital technologies.

In a developing country like India, Small-scale industry (SSI)is one of the significant segments of Indian economy, contributing about 7 percent to the Indian GDP and providing employment to over 28 million people. It contributes around 40% of industrial production and exports.

- The small scale sector can be divided into two categories.

 (a)Traditional small scale industries.

 (b) Modern small scale industries.
- The traditional industries make use of traditional method of production. The traditional industries included
- ✓ Handicrafts which produce goods of high-skilled workmanship like metal works, ivory and wood carving and carpet making and



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for the article published in the proceeding book titled 'Recent Trends in Digital Empowerment in Emerging Economies' with ISBN NO. 978-81-933083-4-9 and released on the occasion of Conference organized by Ghanshyamdas Saraf College Malad Mumbai and also for the valuable contribution for enhancing knowledge in the field of Digital Empowerment in Emerging Economies.

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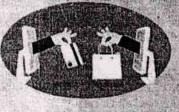
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(18)

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Recent Trends and Growth Perspective in E-commerce

Abstract:-

Today the Network and E-commerce are daily routine in our life. It is no longer a device to be used only by highly wealthy and technologically advanced people. Now it is very popular today with all kinds of people from rich topoorfrom employees to businessmen from scientists to school going students. E-commerce has unleashedyet another revolution, which is changing theway, the business and changing the way of traditional commerce is conducted. E-commerce or Electronic commerce consists primarily of the distribution, buying, selling, marketing, advertising and servicing of products orservices with the help of internet and other computer networks. The birth of companies such as eBay and Amazon (launched in 1994) really began to lead. In Ecommerce in response to expert opinions, between 1998 and 2000, a substantial number of businesses in Western Europe and the United States built out their first rudimentary E-commerce websites. Now a day's E-commerce companies play most important role in world of commerce. The E-commerce sector has seen tremendous kaleidoscopic activities in this changing scenario.

This paper is focused on E-commerce business.

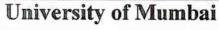
Key Words: Computer, E-commerce, Network system, Internet, Traditional commerce, Technological Aspects, Social Commerce.

1 INTRODUCTION

Electronic commerce or E-commerce consists primarily of the distributing, buying selling, marketing, and servicing of products or services over electronic systems such as the internet and other computer networks, in the broad meaning electronic commerce is a means of conducting business using one of many electronic methods, usually waving internet, compilers or both. Ecommerce is not about the technology itself, it is about doingbusiness using the technology. It is an electronic business application and involves.

- Electronic fund transfer. a)
- Supply chain management b)
- Online transaction processing. c)
- d) e-marketing,
- corporate purchasing e)
- Value chain integrations etc. f)

E-commerce createsnew opportunities for profitableactivities which are online. It givens a boost todifferent groups, business sharing information to improve customer relations, build new products or services, more personalization, better customer service and online marketing rotations,



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With IS8N No. 978-81-931570-0-8

Conference / IQAC Coordinator

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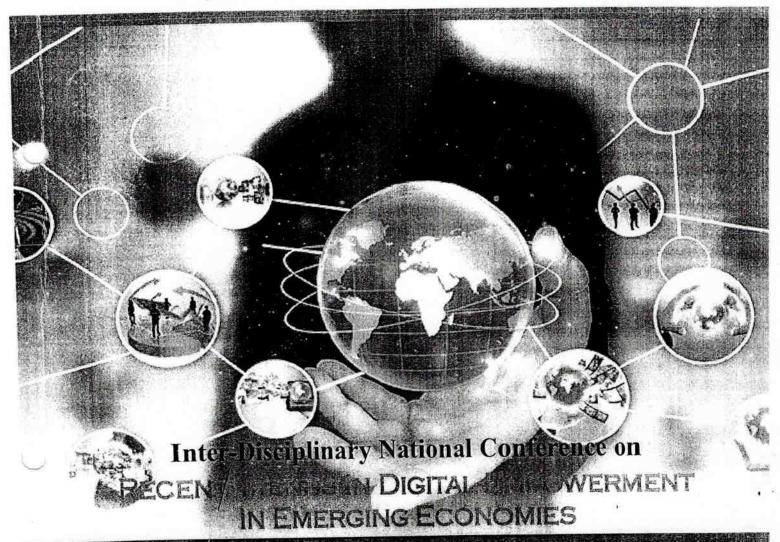
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ISSUES AND CHALLENGES IN E-LEARNING - WITH REFERENCE TO A CASE STUDY OF GOLD ACADEMY DR. SHAGUN SRIVASTAVA, ASSOCIATE PROFESSOR

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ABSTRACT

The modes of teaching in higher education have drastically changed On-Line education has surged in popularity in recent years. Today's generation is tech savvy and is well versed with use of internet. Introduction of various digital educational tools, their awareness and the rise in number of neo middle class that is ready to spend for better quality education has led to a rise in the demand for digitalised education. Digitisation has lessened the distance between students and their educational needs. However, it is still in the emerging state. There is a major concern of digital divide to be created as more and more classes use the digital technology those who do not have an access to the modern equipments may fall behind.

Mumbai provides one of the best infrastructure resources among the metropolitan cities in India, hence most appropriate to introduce internet technology in education. GOLD ACADEMY or the Goyal Academy for Online learning and Development was a bold step towards introducing on-line mode of teaching and self evaluation techniques in higher education either free of cost or at affordable prices. This paper is an attempt to present the findings of the primary study on the issues in implementing on-line mode of learning in higher education. It discusses the benefits of E-Learning, it's drawbacks and the challenges faced by the Academy in its new venture.

BACKGROUND

The modes of teaching in higher education have drastically changed On-Line education has surged in popularity in recent years. Today's generation is tech savvy and is well versed with use of internet. The advent of digital (on-line) education course in US higher education can be traced to mid-90s when computers started becoming a common place and learning and teaching with its help became a new thing to do, now almost every department finds this method as a convenient mode of instruction, and as a convenient delivery process. There is a major concern of digital divide to be created by the excessive use of technology in teaching and learning in higher education. As more and more classes use the digital technology those who do not have an access to the modern equipments may fall behind. This problem is more acute in developing countries where the availability of internet resources are scanty and limited. In India this digital divide is more widespread and so actions have to be taken to make it less stressful to the future economic growth.

The idea of implementing technology in education, in India was limited to the above segment that comprised of prestigious educational institutions and private colleges. Introduction of various digital educational tools, there awareness and the rise in number of neo middle class that is ready to spend for better quality education has created a rise in the demand for digitalised education. Digitisation has lessened the distance between students and their educational needs. However, it is still in the emerging state. The need for on-line mode of distance education becomes even more critical due to the skill gaps in the emerging work force (Thangaraj,2016). For the first time in ninety years, Harvard will offer e-courses unique to India in order to address employability problem (Singh Namrata, 2016). This digital education will be available in tier 1 and 2 towns and will initially be free. It is also looking for a channel partner tie-up to expand its reach via smart phones. In 2016, people no





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December 08, 2016

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E-WALLET: A EMERGING TREND AND A NEED OF HOURS

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ABSTRACT

Virtual cash or Cashless Transaction is an upcoming technology that has seen a tremendous growth in the past year. Cashless payments are now becoming a popular trend in almost every field. An Electronic Wallet is a virtual or a cashless service used as a substitute for physical cash. Studied have been carried out on impact of demonetization of Indian currency (Rs. 500 & Rs.1000 currency notes) on Electronic Wallet , E-Payment system . E-Payment system an integral part of electronic commerce. An efficient payments system reduces the cost of exchanging goods and services, and is indispensable to the functioning of the interbank, money, and capital markets.

E-Payments and E- Wallets are getting more popular among the youth in the country. As these are gaining wider acceptance, a major concern of our financial regulator too is getting addressed - the Reserve Bank of India (RBI) has started working towards making India a cashless economy and to bring in accountability and transparency in each financial transaction.

KEYWORDS: Demonetization, E- Wallet, E-Payment

1. INTRODUCTION:

Demonetization and E- Wallet:-

The 'demon' in demonetization is in the beginning. On November 8, Indian Prime Minister Narendra Modi announced in a broadcast to the nation that Rs 500 and Rs1,000 currency notes would no longer be recognized legally as currency. "Great," said Corporate India, economic commentators, foreign investors, international think tanks and global rating agencies. "Masterstroke," echoed the Confederation of Indian Industry (CII). This is a bold move by the government, although it may cause little bit of inconvenience for some people in the short run. But the target is mainly to capture the offline transactions into the picture, which is majorly cash based (well said by Sh. Madhur Deora, CFO, Paytm).

The aim behind the government's action was to combat tax cheating, counterfeiting and corruption. Eliminating large denominations makes it harder to hide large amounts of cash. Modi noted that the move complements the country's swachh bharat abhiyan (Clean India campaign). "For years, this country has felt that corruption, black money and terrorism are festering sores, holding us back in the race towards development," he said. "To break the grip of corruption and black money, we have decided that the currency notes presently in use will no longer be legal tender from midnight tonight." Added Finance Minister Arun Jaitley: "The goal of this is to clean transactions, [to]

clean money."

The initiative will also curb terror activities, even if it is short to medium term. Consider this: around 90% of the fake Rs 500 and Rs 1000 notes come in India from ISI and its associates in Pakistan. Last and not least, going forward, there will be more financial inclusion. While people will now be compelled to adopt digital banking, e- banking, internet banking, mobile banking, online transactions etc.

The poor too — under the Pradhan Mantri Jan-Dhan Yojana — will have to rely on technology and start to use the plastic money like debit cards, credit cards and doing the transactions with the help of



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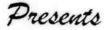


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Abstract

In today's world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The main purpose of this paper is to find out the status of women entrepreneurs in India. This paper includes rationale grounds behind the women entrepreneurship. Another main purpose of this paper is to analyze policies of Indian government for women and also to analyze that are those policies adequate for the growth of women entrepreneurship. On the basis of this study some suggestions are given to encourage spirit of women entrepreneurship to become a successful entrepreneur. In a recent survey it is revealed that the female entrepreneurs from India are generating more wealth than the women in any part of the world. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in productive and service sectors for the development of the nation.

Introduction

For any developing country, Women entrepreneurs play the vital role particularly in terms of

their contribution to the economic development. Women entrepreneurship has been recognized as an important source of economic growth. By establishing their new venture women entrepreneurs generate new jobs for themselves and others and also provide society with different solutions to management,

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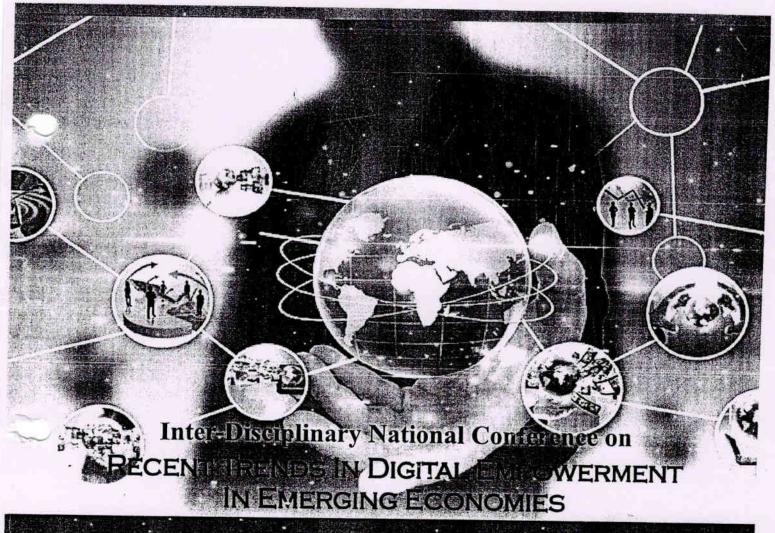
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A STUDY ON THE APPLICATION OF A MATRIX TO CODING THEORY

RAJKUMAR JAISWAL ASST. PROFESSOR

GhanshyamdasSaraf College Malad (W)

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ABSTRACT

A novel approach which incorporates the salient features of message sharing (Called coding theory) is presented and also extended to the messages of higher length. The proposed method is very simple in its principle and has great potential to be applied to other situations where the exchange of messages is done confidentially

KEYWORDS: Plain text, Cipher text, encoding, decoding, key matrix, Inverse etc. INTRODUCTION

Coding theory, which had its inception in the late 1940's, is now generally regarded as a mature science. Cryptography on the other hand, at least in the public sector, is a science in the phase of early and rapid development. The thesis of this paper is that there are many problems in cryptography to which the well-developed techniques and extensive results of coding theory can be fruitfully applied. Our approach to demonstrating this thesis is anecdotal—we simply recount instances in our own research in cryptography where we have found coding theory to be an exceedingly useful tool.

Coding theory is concerned with successfully transmitting data through a noisy channel and correcting errors in corrupted messages. The exchange of message is administered in a confidential & more secured way having a wide application in military operations, banking transactions etc. The study of encoding& decoding secret messages is called cryptography. In cryptography codes are called ciphers and messages are called plaintext where as the message after coding is called ciphertext.

In the present paper we will study that using the matrix how we can convert a simple message into complex message after composition & Similarly on the other hand an complex message can be converted using Inverse matrix into simple message by decomposing it. Higher level of Security can be enhanced by using structured system of codes.

OBJECTIVES OF RESEARCH

- > To study the Inverse in a Modular Group.
- > To study the process of encoding the message.
- > To study the algorithm for decoding the message.
- > To examine the higher level of security in coding theory.

RESEARCH METHODOLOGY

This present paper is primarily based on secondary source of data which is collected from various Books, Newspaper, Journals, and Research articles.

Modular Group

If n is a positive Integer and a & b are any integers, then we say that a is equivalent to b modulo n, written as $a \equiv b \pmod{n}$ if (a-b) is an integer multiple of n.

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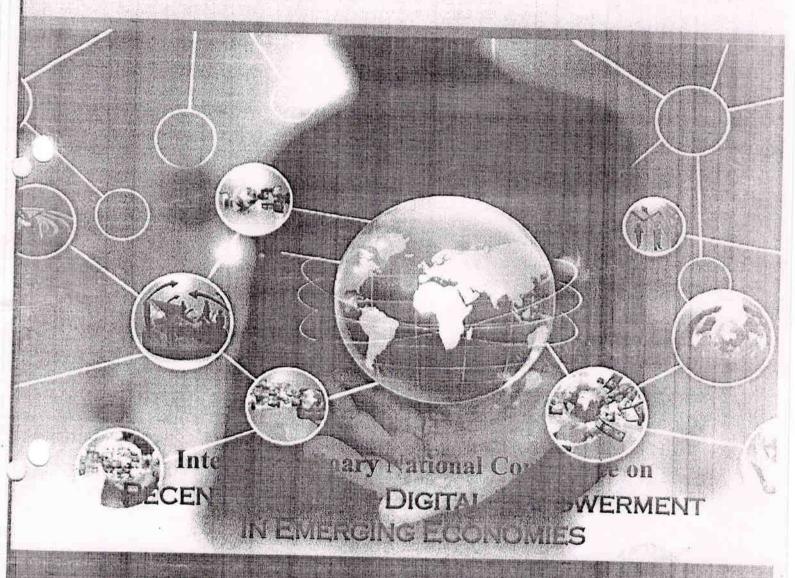


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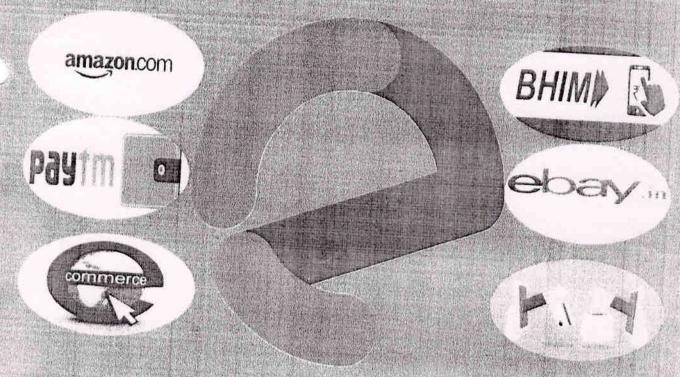
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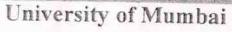
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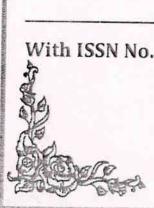
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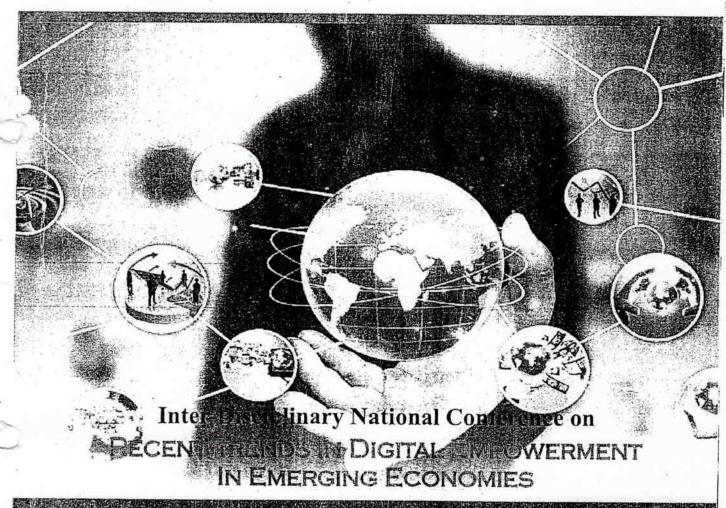
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E-COMMERCE & ITS EFFECTIVENESS IN DEVELOPING HUMAN RESOURCE MENAGEMENT

ABSTRACT

Electronic commerce technologies are changing the way that work tasks are conducted and the has significant implications for the way organizations manage their human resource function Although the impact of IT on work and employment has been the subject of research, little attention has been paid to electronic commerce and its effect on work organisation and H management. This paper examines existing literature on how e - commerc technologies have shaped workplace management. It proposes a conceptual framework for identifying and understanding these changes in the context of the business pressures faced . The paper investigates the effect of different forms of corporate governance on the structure an nature of stakeholder relationships within organizations and the consequent impact on human resource management (HRM) policy and outcomes. This paper also gives an overview of the future of E-Commerce in India and discusses the future growth segments in India's Commerce. Also find out various factors that would essential for future growth of Indian E commerce. And represent the various opportunities for retailers, wholesalers, producers and for people. In this paper we found that the Overall E-Commerce will increase exponentially coming years in the emerging market of India.

Key words: E Commerce, HR, Workplace Management, organization, stakeholder relationships.

INTRODUCTION

While efforts have been made to identify these mechanisms, most have been based on the common sense notion that improving the way people work and are managed leads to improve performance. The difficulty, however, is that organizational performance is much more complete and depends upon a wide range of external factors, including corporate governance, that are not directly influenced by HRM. While HRM may accommodate itself to these constraints influencing performance through its impact on productivity, production costs and quality innovation and the ability to respond to changes in environmental conditions and requirements the impact of HRM tends to be indirect, complicated and highly context dependent. In a fierce competitive environment, for example, HRM may be a determining factor in the organization ability to stay in business; so its effect may not show up in high profits or rapid growth.

Effective HRM might reveal itself in super-normal rates of profits and firm expansion. Essence, two stages of performance can be identified:

(a) the ability of the HRM system to deliver the HRM outcomes it is designed to achieve and

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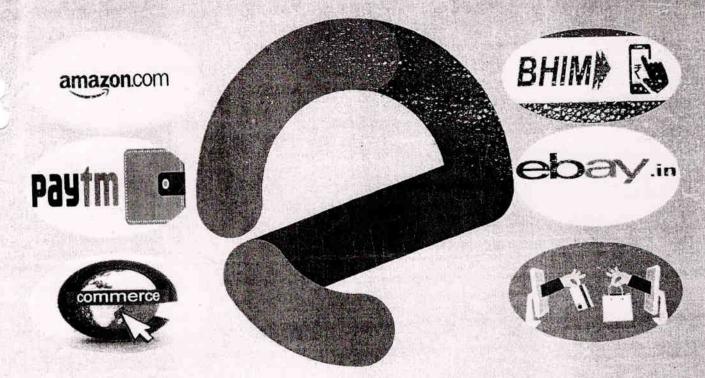
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2	Conference	National	15 th April, 2017	Challenges and Opportunities of e-Commerce with Special Reference to Rural Development	J.B.Swant Education Society's Thikambhai Metha Commerce College Raigad	Impact of GST on small traders in E- Commerce	Conference		978-81-931570- 0-8

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e-commerce

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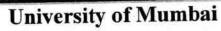
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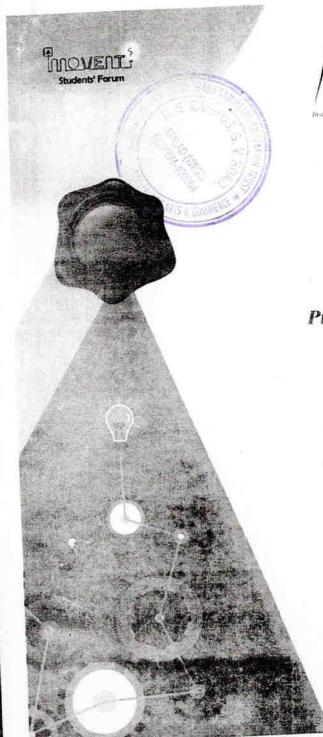
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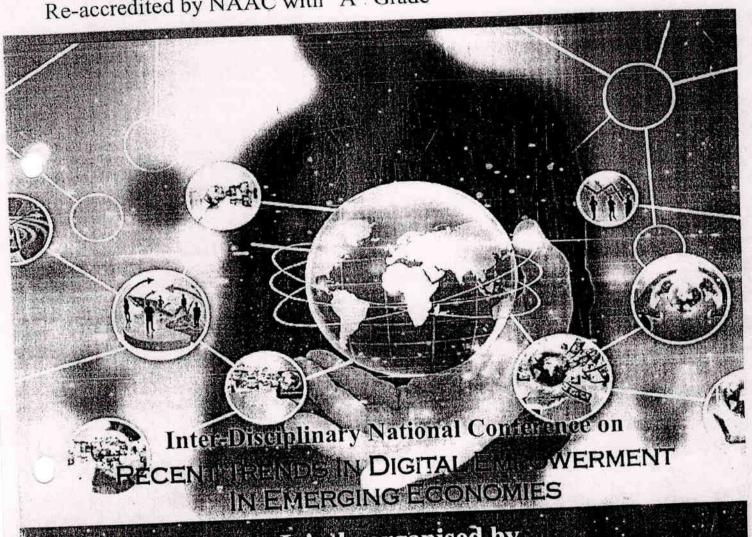
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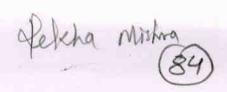


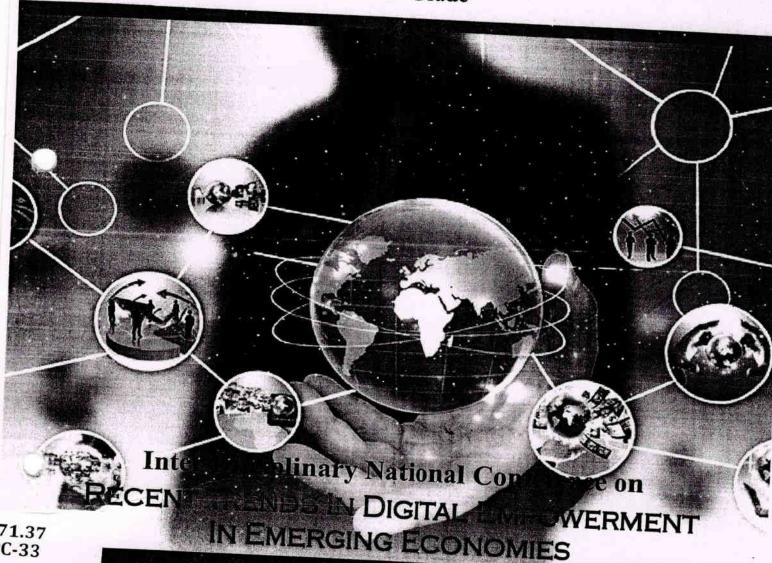
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RECENT TRENDS IN DIGITAL RETAIL BANKING MRS. REKHA MISHRA, ASST.PROFESSOR

GhanshyamdasSaraf College, Malad (W)

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ContactNo. 7738349252

ABSTRACT

Today' era is dominated by the word "Digitization". This word which has evolved in recent times has undoubtedly become the backbone of banking sector in our country. Banks in our country are no longer made of just bricks and mortar delivery channels. They have surely revolutionalised into the concept of anytime, anywhere. All banks are required to do digitization in order to provide better services to the customers.

Since challenges often give birth to opportunities, so the major challenges in front of the banks is to digitizethemselves. Banks are making substantial advancement in imbibing digital transformation.

The innovative and cost effective solutions that offer to deal with major business problems pertaining to lead generation, demand metering and customer acquisition in the wealth and investment banking domain is the cruxof this paper.

KEY WORDS: Retail banking, Digitization, India, Revolutionalise and Technologies. INTRODUCTION

Retail banking is typically mass – market banking where individual customers use local branches of larger commercial banks. Services offered include savings and checking accounts, mortgages, personal loans, debit cards, credit cards and so on.

"Digital" is the new buzz word in banking, but what does "Digital" really mean from a banking context – It is about making services so smooth and seamless that it actually becomes invisible to the customer. However, despite all the automation that digital can achieve, "customers and their needs" still form the core of any digital initiative.

OBJECTIVE

Following are the objectives of study:

- 1. To study the impact of Digitzation
- 2. To study the benefits received by application of technology by Retail Banks
- 3. To study the various digital services introduced by the Retail Banks
- 4. To study the status of India's Retail Banks in the digitization process

BANKING - THE DIGITAL WAY

The 21st century's innovations are peaking in the areas of banking and commerce. As technology continues to play an increasingly important role in the rise of digitization, banks are reimagining and reinventing customer experiences in financial services. Financial Technology startups have a big role to play in this and banks are catching up fast.

Today, in India, it is possible to open a savings bank account in 90 seconds. It's possible with the help of a mobile-only bank product. DBS, one of the largest banks of Singapore and a leading bank in Asia, recently unveiled digibank, India's first mobile-only bank i.e. "bank in an app." Through digibank, DBS is offering an entire suite of ground-breaking technologies to allow customers enjoy a whole new way of banking. Needless to say, digibank has no branches and comes with a virtual assistant based on Artificial Intelligence.

RETAL BANKING - IMPACT OF DIGTIZATION

 McKinsey research shows that in Asia, Mobile and Internet channels for banking services are increasing on average of more than 35% in the past three years.



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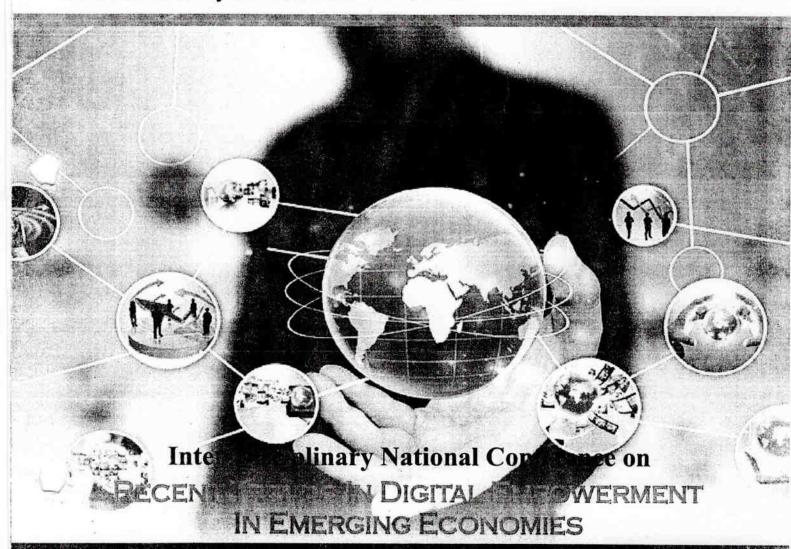


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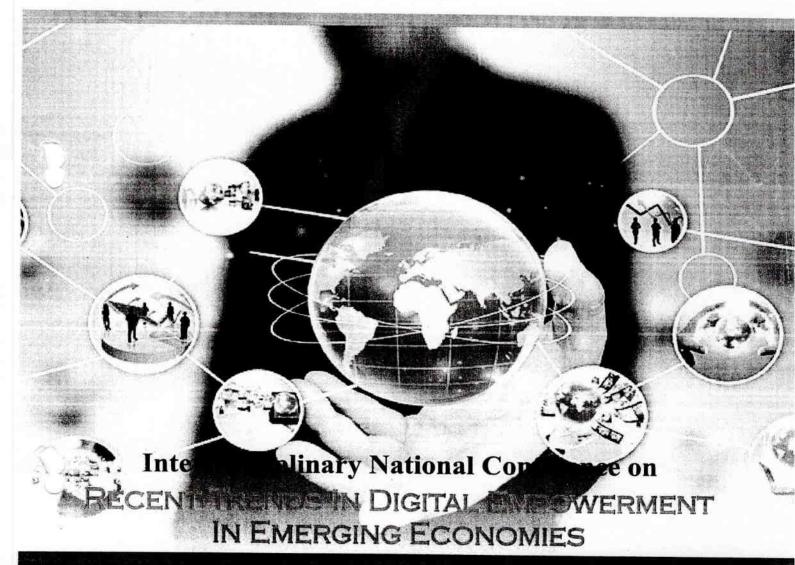


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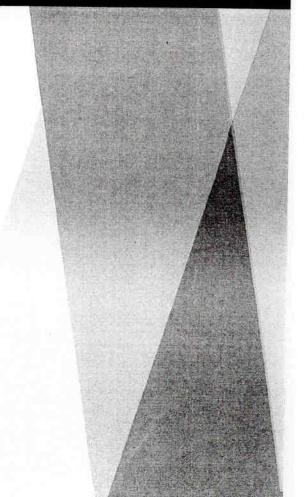
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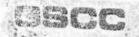
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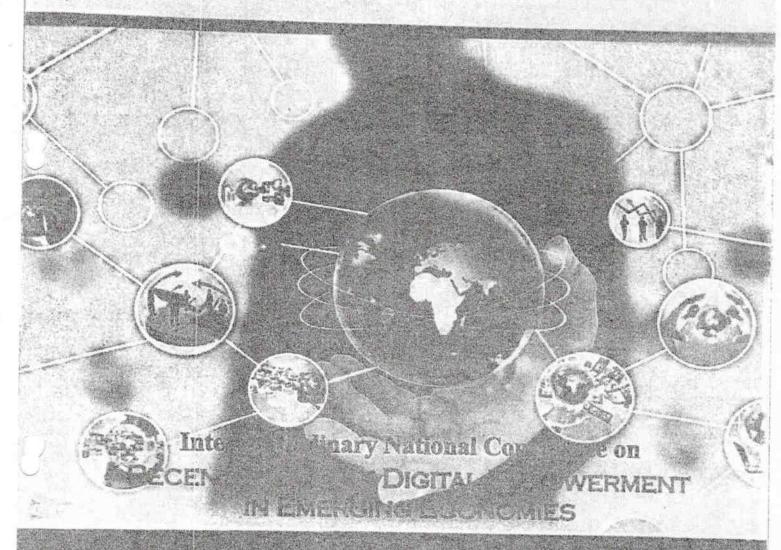


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DIGITISATION OF MYSTERY SHOPPING

ANGIRA NARVEKAR, ASST.PROFESSOR

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INTRODUCTION

Mysters shopping or a mystery consumer or secret shopper, is a tool used externally by market system watchdog organizations, or internally by companies themselves to research quality of service, or compliance with regulation, or to gather specific information about products and services. The mystery consumer's specific identity and purpose is generally not known to the establishment being evaluated.

Mystery shoppers perform specific tasks such as purchasing a product, asking questions, registering complaints or behaving in a certain way, and then provide detailed reports or feedback about their

Mystery shopping was standard practice by the early 1940s as a way to measure employee integrity Tools used for mystery shopping assessments range from simple questionnaires to complete audio and video recordings. Mystery shopping can be used in any industry, with the most common venues being retail stores, hotels, movie theatres, restaurants, fast food chains, banks, gas stations, car dealerships, apartments, health clubs and health care facilities,

SIGNIFICANCE/OBJECTIVE OF THE STUDY

It is essential to study mystery shopping as it's a big benefit to businesses, both in the customer service arena and in averting employee thefts. Most unhappy customers don't complain or tell about their dissatisfaction, they simply take their business elsewhere, and so do the friends and family.

Mystery Shopping has been successful in embracing the changes & developments of technology in the Marketing sector in the current competitive environment

RESEARCH METHODOLOGY

This study is based on secondary data from various journals, e-books, newspaper articles, websites and industry reports.

OVERVIEW OF MYSTERY SHOPPING

When a client company hires a company providing mystery shopping services, a survey model will be drawn up and agreed to. It defines what information and improvement factors the client company wishes to measure. These are then drawn up into survey instruments and assignments that are allocated to shoppers registered with the mystery shopping company.

The details and information shoppers take note of include:

- number of employees in the store on entering
- how long it takes before the mystery shopper is greeted
- the name of the employees
- whether or not the greeting is friendly, ideally according to objective measures
- the questions asked by the shopper to find a suitable product



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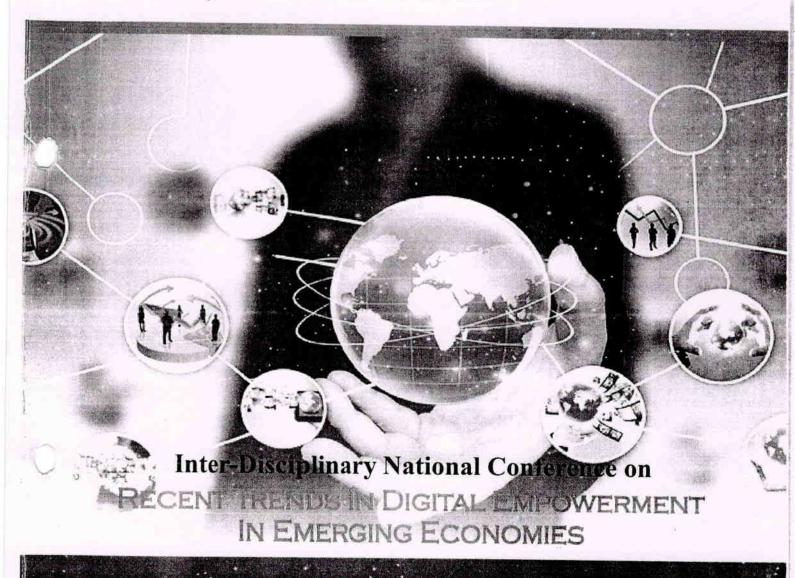


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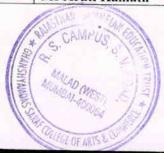
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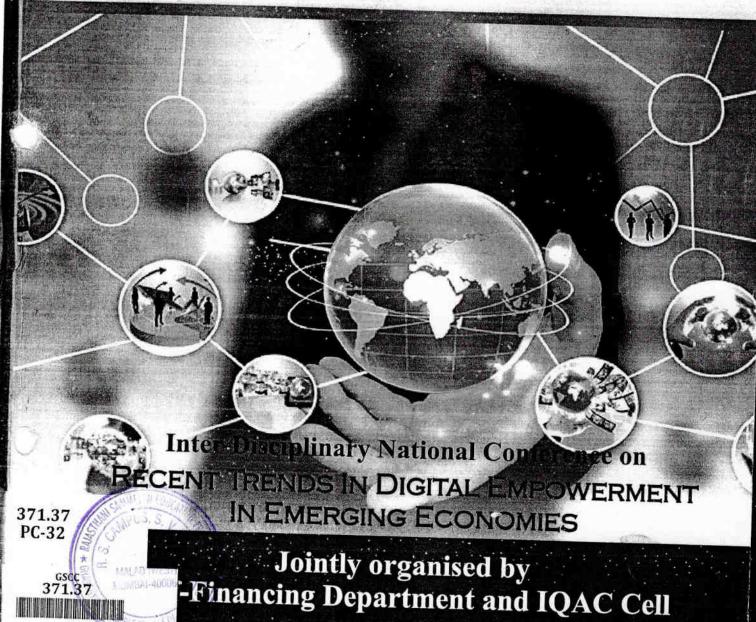


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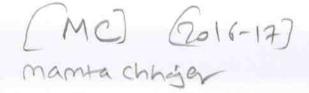
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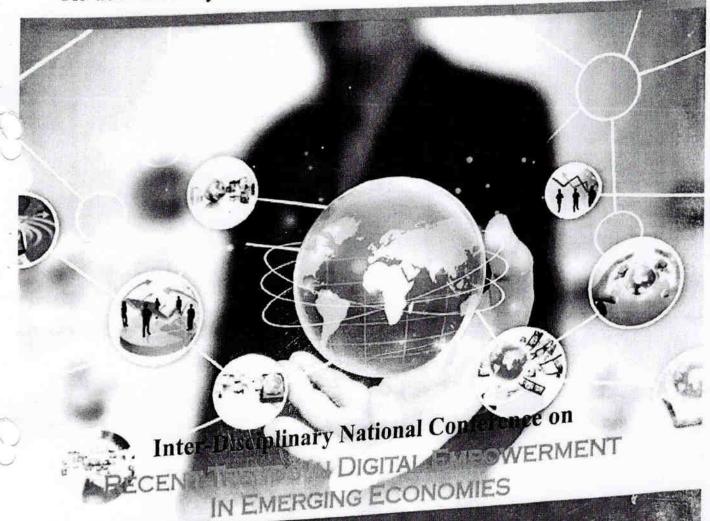


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ABSTRACT

Behavioral finance is based on the grounds that investors don't behave rationally while taking investment decisions and are prone to biases which adversely affect the quality of their decisions and leads them to take suboptimal decisions. These biases may be categorized as either cognitive errors or emotional biases. Cognitive errors can be further classified into two categories: belief perseverance bias and information processing biases Belief perseverance biases include conservatism, confirmation, representativeness, illusion of control and hindsight. Information processing biases include anchoring and adjustment, mental accounting, framing and availability Emotional biases include loss aversion, overconfidence, self-control, status quo, endowment and regret aversion. The present study is an attempt to highlight various behavioral biases present while taking investment decisions after doing an extensive review of literature on the subject. Since digital technology has revolutionized the way activities are performed in each sphere of life , so the present study suggests the usage of mobile apps to reduce the impact of biases on investment decision making Further the study also explores availability of various mobile apps viz personal finance apps investment and stock market apps and mobile trading apps as a solution to mitigate the behavioral

KEYWORDS: Behavioral finance, cognitive errors, emotional biases, investments, mobile apps,

"Investing is not a game where the guy with the 160 IQ beats the guy with the 130 IQ. Once you have ordinary intelligence, what you need is the temperament to control the urges that get other

The above mentioned statement truly signifies the importance of behavior in making investment decisions and thus, it is clear that individual decision making is not nearly as objective

The traditional theories on finance assume that investors are rational beings. But there are rationality but by emotions. This best of the time human beings are governed not by the rationality but by emotions. This has led to the development of "Behavioral Finance" which at the most general level, is the application of psychology to financial behavior.

Rational investors would not overreact to market news and conditions with blatant disregard to financial standards and training. However it has been noticeable that investors and financia professionals are subject to psychological fluctuations, emotions and irrational choices in the judgment. These types of influences over rational thought made it possible for extreme conditions to stock take place in the market and bubbles to form. Examples include the utility, radio and auto stock during the 1920's, uranium, TV and bowling stocks during 1950's and technology stocks during 1950's and of a global financial downturn (Oawi 2010).

1960's and later during the early 2000's. And most recently the 2008 real estate bubble that was page.



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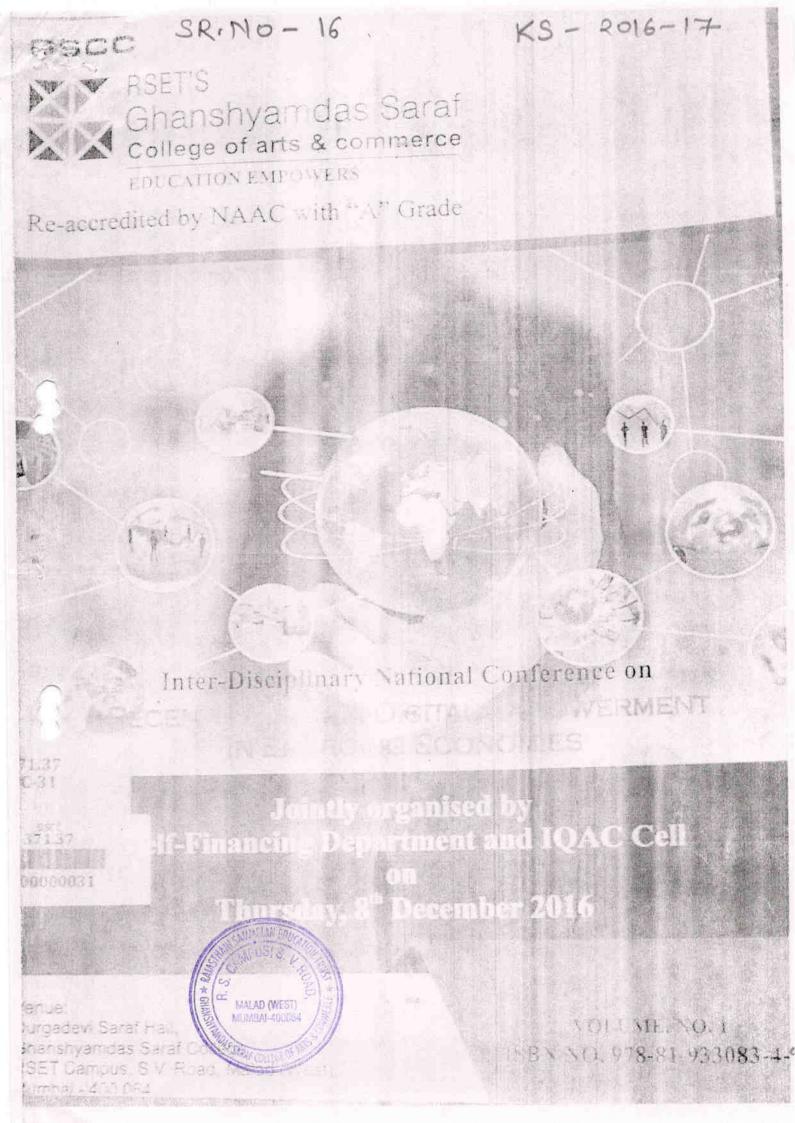
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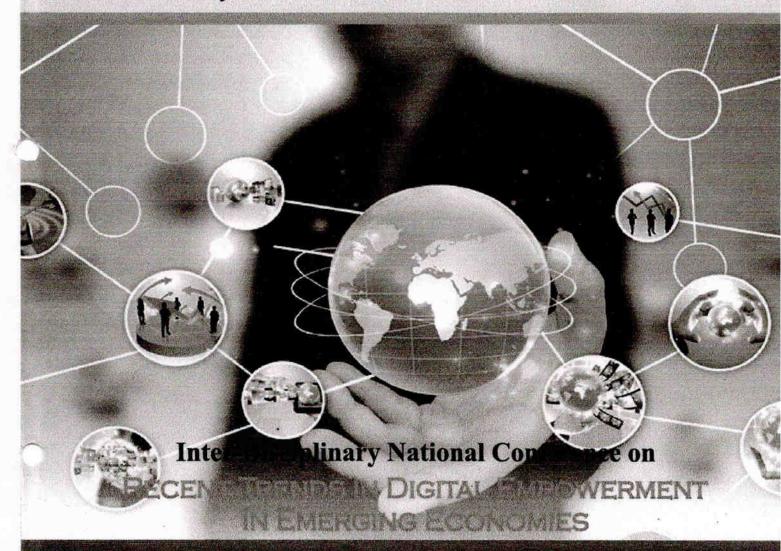


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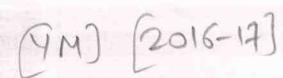
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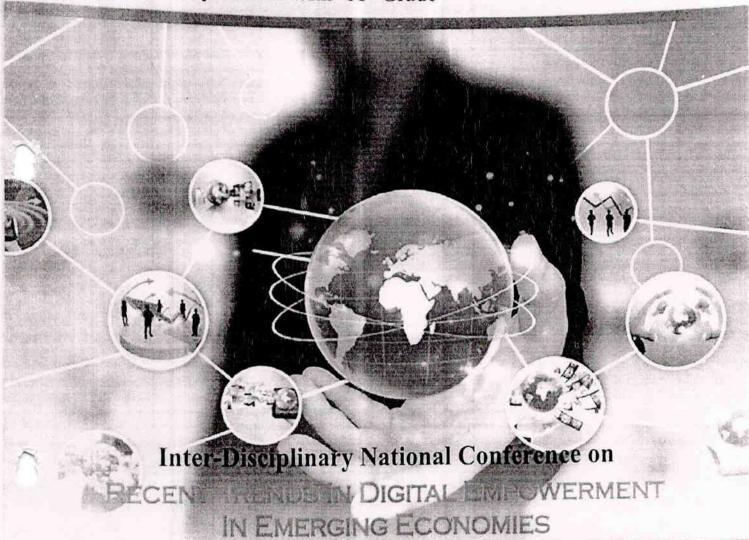
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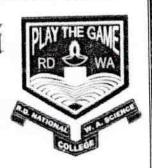
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December 08, 2016

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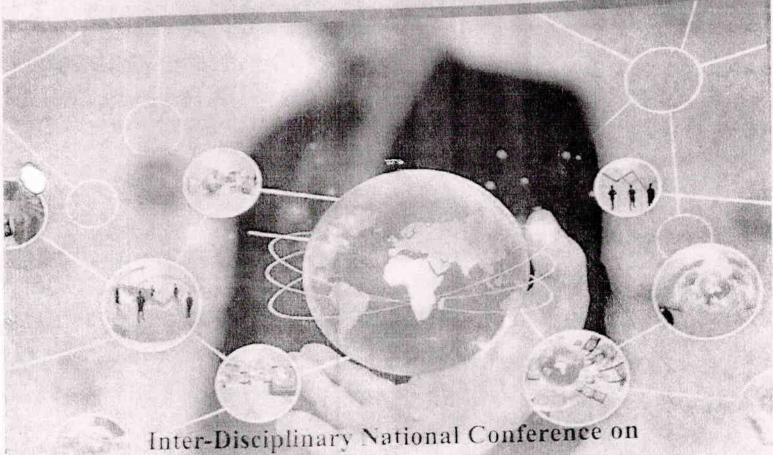
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Twelfth Biennial Conference on Entrepreneurship

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Urban Women and Digitization: Pointers from Mumbai

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1. ABSTRACT

This paper aims to understand the purposes for which digitization is used by women in the Indian context and argues that digitization, per se, is not enough to empower women. In Indian culture, women have always taken the back seat in family decision making. Their life revolves around the family and fulfilling its needs. Today, the condition of women has improved as compared to yester-years but, due to lack of awareness, they still use very limited resources to empower themselves. The sample for this study has been taken from the economic capital of India, Mumbai, where Information & Communication Technology (ICT) and digitization are easily accessible. Despite the easy accessibility of ICT and digitization, this paper suggests that women in this city appear to have a limited purpose in using the internet or ICT. ICT and digitization are largely used for online social interaction and entertainment.

This study finds that women are dependent on their family before and after marriage, for financial decision making. Online education does not depend on age and employment status, but on educational qualification and marital status. Thus, the study suggests that social and economic inequality exists and that they hinder capacity-building among women.

With the help of this study, one gains an understanding of the purposes for which women use available digital facilities. The findings suggest that governments need to design and implement more interactive awareness programmes and policies for women to empower them through the effective and efficient use of the digital platform.

Keywords: Women Empowerment, Information & Communication technology, Digitalization, Social & Financial Inequality and Awareness

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2. LITERATURE REVIEW

2.1 Status of Women in India

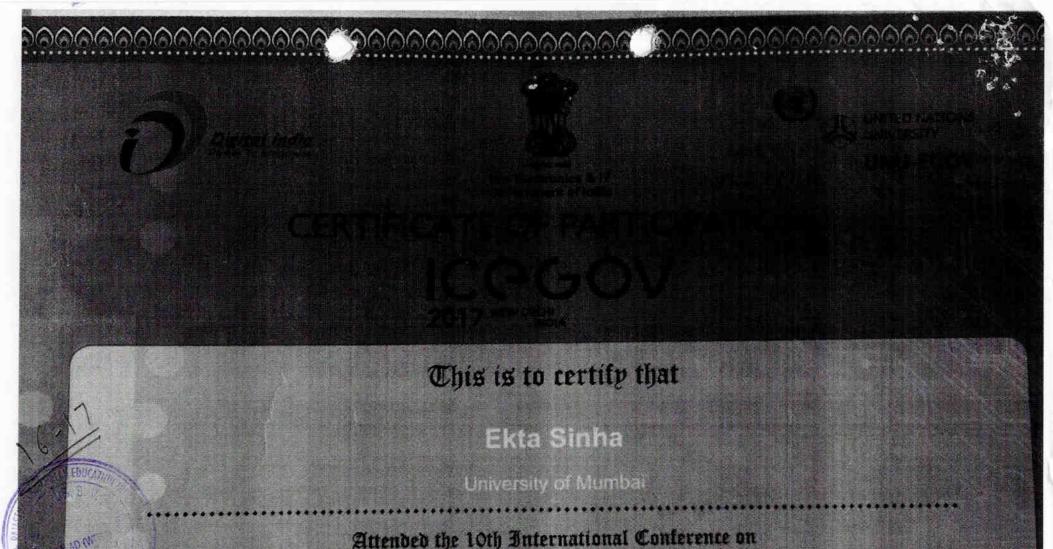
In spite of some outstanding examples of individual achievement and definite improvement in their general condition over the years, it remains true that Indian women still constitute a large body of under-privileged citizens [1] Women in India face distinct problems in terms of decision making, access to education, etc., that call for special attention. According to the 2011 Census, the male literacy rate is 82.14% while female literacy rate is 65.46%. Rathore, Singh and Dubey [2] list many problems that, though common to male students too, become more acute in the case of women.) The most severe of these are irregular and unsystematic tutorial help, inadequate supply of reading material and lack of study centres. These factors affect the ability and credibility of women to take decisions. Also, a large proportion of working women of India is in the rural and unorganized sectors. Socially, a majority of Indian women are still tradition-bound and are in a disadvantageous position [3].

According to an economic survey of India, conducted by Organization for Economic Co-operation and Development (OECD) as reported by *The Hindu*, on 20th November 2014 [4], female entrepreneurship has increased in India, especially in manufacturing, where women accounted for 40 per cent of entrepreneurs. Though encouraging, the survey found that the increase in entrepreneurship is almost entirely accounted for by subsistence self-employed individuals who work from home or as street vendors. Female economic participation in India also remains exceptionally low, holding down incomes and resulting in severe gender inequalities, said the survey.

With the emergence of IT on the national agenda as "Digital India", and the announcement of ICT policies, the government, has recognized the "Convergence of core technologies and E -Governance" as a tool for good governance, sustainable development, globalization of the economy, and social empowerment.

2.2 Digital India & Information and Communication Technology

When facilities are available through digital infrastructure, it empowers citizens to lead their lives the way they want to. According to the World Economic Forum, the exponential



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BRIGHT HORIZON: BUILDING SKILLS FOR LIFE

Synopsis

This case study deals with how a group of social entrepreneurs went about setting up an NGO, Bright Horizon, to pursue their dream of transforming the lives of underprivileged children by imparting life skills education to them.

Bright Horizon consists of three college mates – Aiman, Sharon and Kriti, having diverse prior educational backgrounds, who formed a team while doing their post-graduation at a prominent management institute in Mumbai. They started this social enterprise mainly to satisfy their common passion to work with underprivileged children of Mumbai in the field of Life Skills education. For skills development, the areas of focus were communication, empathy, leadership, respecting differences, self-awareness, teamwork and community service.

Running a social enterprise had been quite a roller-coaster ride for the three young founders, who dreamt of making Bright Horizon a one-stop shop for experiential learning for the holistic growth and development of all children. To keep themselves on their toes, the trio would constantly ask, "What are we teaching our kids as a society and how much needs to be done to resolve conflicts in their little minds?"

They received their finances through donations and grants from Unlimited India, Development Bank of Singapore and a few other organizations. They also earned revenue that constituted 6%-11% of the total capital, by conducting training programs for teachers in NGOs and certain private schools. In addition, they received donations from the Rotary Club of Bombay¹, Cappemini and Bombay Community Public Trust.

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¹ Mumbai was known as Bombay till 1995

This Teaching Note was prepared by Peof. Elera Sinha, Faculty of Management Studies, G. Saraf College, Mumbai and Dr. Keith C. D'Souza, Professor, S. P. Jain Institute of Management & Research, Mumbai after classifior adaptation. It is only an illustrative orchesteation of the case study Beight Horizon: Building Skills for Life. It is never meant to limit the learning outcomes, nor does it suggest in any way being the best possible outcome of decision approach.

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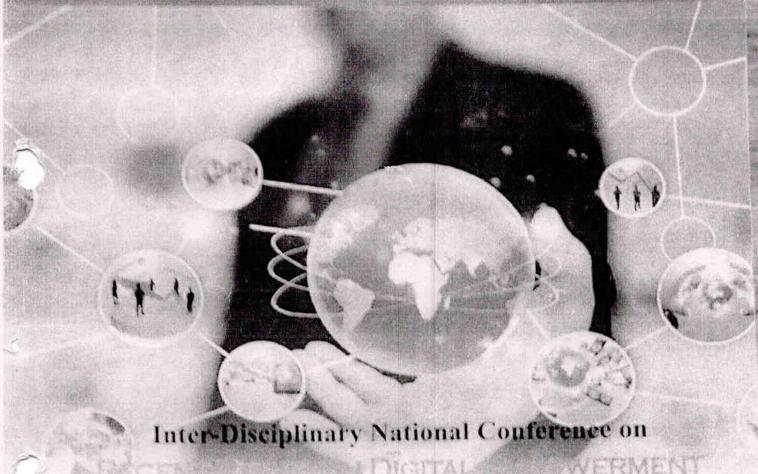


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in the Inter Disciplinary National Conference organized jointly by Self Finance Department and IQAC
on "Recent Trends in Digital Empowerment in Emerging Economies" held on 8th December, 2016

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THE EFFECTIVENESS OF M-LEARNING IN HIGHER EDUCATION SNEHA KHAJANE ASST.PROFESSOR

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ABSTRACT

Mobile learning is the next step in the development of distance learning, which decreases the limitations of traditional education. Widespread access to mobile devices and the opportunity to learn regardless of time and place make the mobile learning an important tool for lifelong learning. This paper discusses the existing devices and technologies appropriate to realise mobile learning. Mobile learning as new stage of distance and e-learning is also examined.

KEYWORDS: M-Learning, Higher Education

INTRODUCTION:

The traditional education is made in classrooms where the teacher presents the learning material to a group of students. The educational technology depends mainly of teacher and the students must physically participate in the learning process. Regardless of obvious advantages as a direct contact between a teacher and students and immediate feedback, the traditional classroom education has many disadvantages. For example if the student has no ability to take part in some lesson he or she will miss the training material. These disadvantages lead to search for new and more effective educational methods.

The rapid growth of information and communication technologies and rising computer knowledge of the students make possible appearance of these new educational forms. Few years ago the main accent have been on Computer Based Training which used primary CD and local area networks as information medium, after some years the accent is moved to use of Internet and then e-Learning is appeared as new term. Nowadays extremely actual and perspective is mobile learning (m-Learning). E-learning (E-Learning) is generally defined as learning through electronic devices such as desktop / laptop computers, CD / DVD players, etc., which first appeared in the 80's as a competitor to traditional face-to-face. In developing countries, the most important tools of learning at anytime, anywhere concept still focused on a personal computer or PC. Due to physical limitations of computer, students cannot access learning materials in a place or a location. In this case, mobile device is becoming popular among teenagers which can be fulfilled in the ubiquitous idea of learning. Normally, we call e-Learning with mobile device as mobile learning or m-Learning in short form.

OBJECTIVES

To study the existing devices and technologies to realize m-Learning as a new stage of the progress of distance learning (d-Learning) and e-Learning.

CHALLENGES

1. The realise of mobile learning is impossible without use of the mobile devices.







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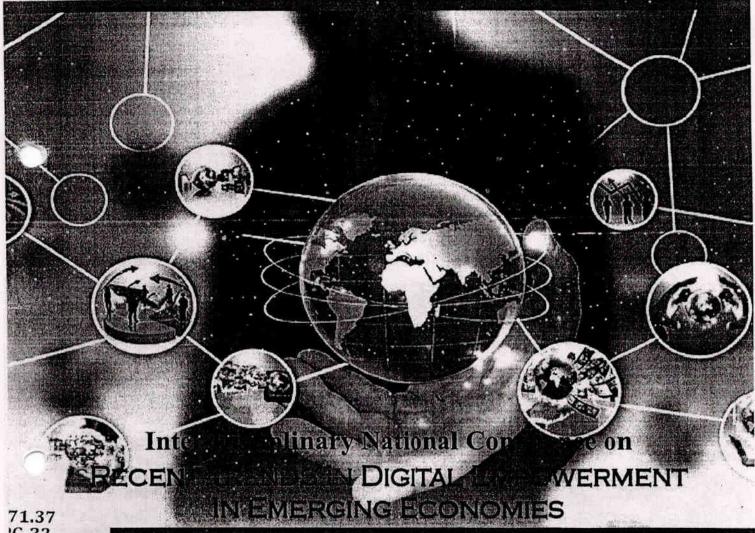


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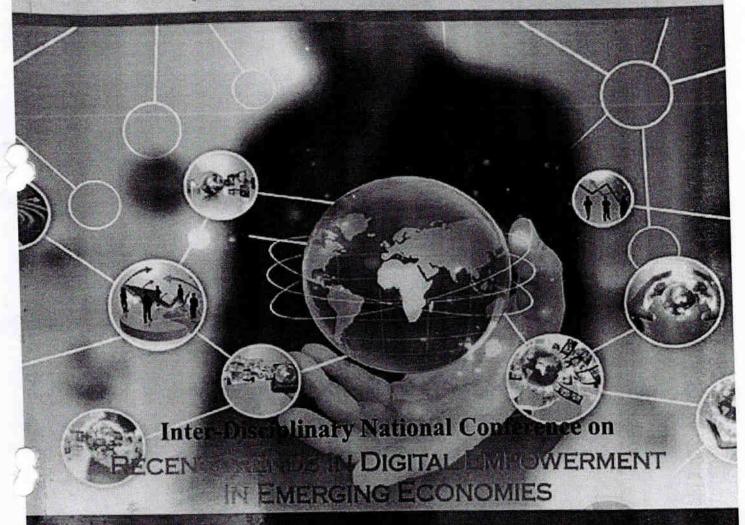


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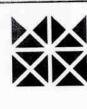
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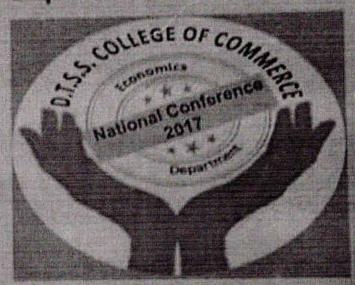
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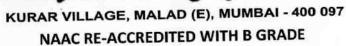
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Digital India - Government Initiatives

Preeti Jha Assistant Professor, Assistant Assistant College of Commerce, Ghanshyamdas Saraf College of Commerce, Malad (West), Mumbai - 400 064.

ABSTRACT

This paper presents a review on how digitalisations improve traditional Economy to modern Economy. It is This paper P fact that digital India is the outcome of many innovations and technological advancements, well-known fact that digital India is the outcome of many innovations and technological advancements. Today, every nation wants to be fully digitalized and this programme strives to provide equal benefit to the and service provider. Hence, an attempt has been made in this paper to understand Digital India - as a campaign where technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens.

KEYWORDS

Digitalization, Initiatives, empowerment etc.

> BACKGROUND

India has been a constant mess when we consider its governance. Ways and methods used for governance have not advanced with time and act as dead weight on the march to progress. Corruption and unreliability are crippling governance on a daily basis. A clear need for governance was seen, which could be reliable, transparent and upgraded as per modern technology. An E-governance plan was initiated in 2006 by the UPA government, trying to connect government services to the public via telecom services. This did not meet expectations, and was soon let go of.

ying the idea, if not the implementation, onwards, PM Narendra Modi launched the Digital India programme in September 2015. He is trying to regain people's confidence in reliable governance, and the progress in this direction till now cant go unseen.

The major objective of Digital India is to equip rural areas of the country with paramount digital infrastructure, digital delivery of services, and digital literacy. The responsibility of handling the working of the project has been delegated to the Digital India Advisory group, chaired by the Ministry of Communications and IT. Services relevant to Healthcare, Education and Judicial services are all subsets of the assignment.

Additional support was acquired by the campaign after the Prime Minister's recent visit to Silicon Valley. "We must ensure that technology is accessible, affordable, and adds value." he said at a conference. Microsoft's Satya Nadella, Google's Sundar Pichai and Facebook's Mark Zuckerberg were few amongst

those big names who emphasized on the scheme's importance.

DIGITAL INDIA

Digital India was launched by the Prime Minister of India Narendra Modi on 1 July 2015 - with an objective of connecting rural areas with high-speed Internet networks and improving digital literacy. The vision of Digital India programme is inclusive growth in areas of electronic services, products, manufacturing and job opportunities etc and it is centred on three key areas - Digital Infrastructure as a Utility to Every Citizen, Governance & Services on Demand and Digital Empowerment of Citizens. Digital India is an ambitious programme of Government of India projected at Rs 1,13,000 crores. This will be for preparing the India for

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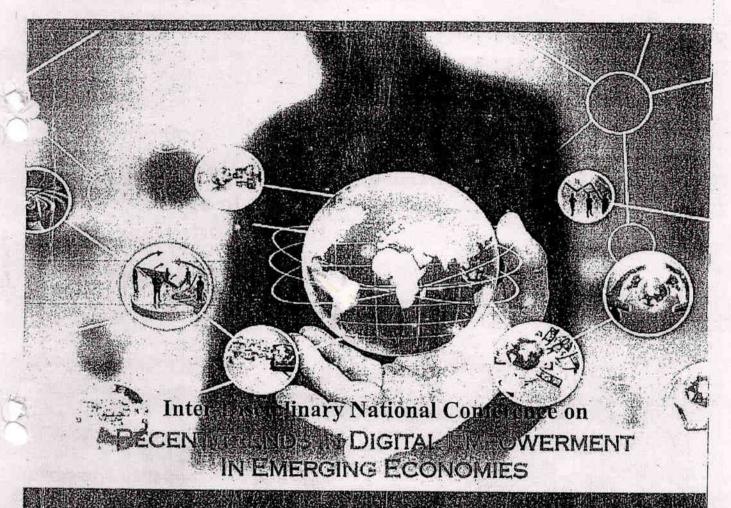


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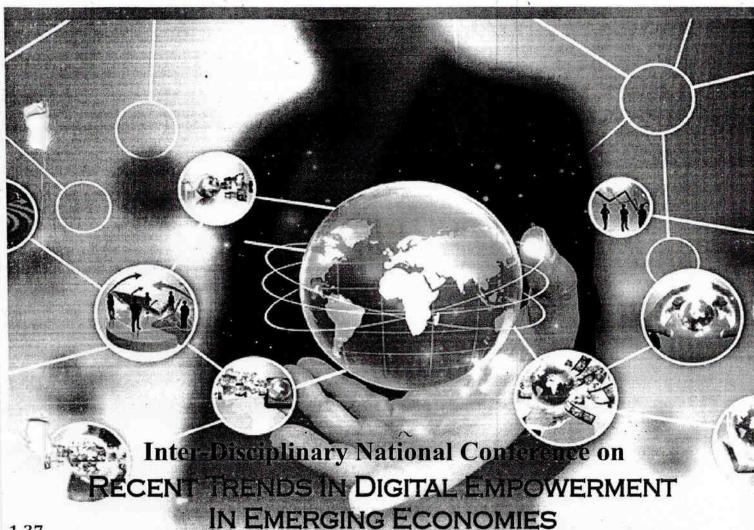


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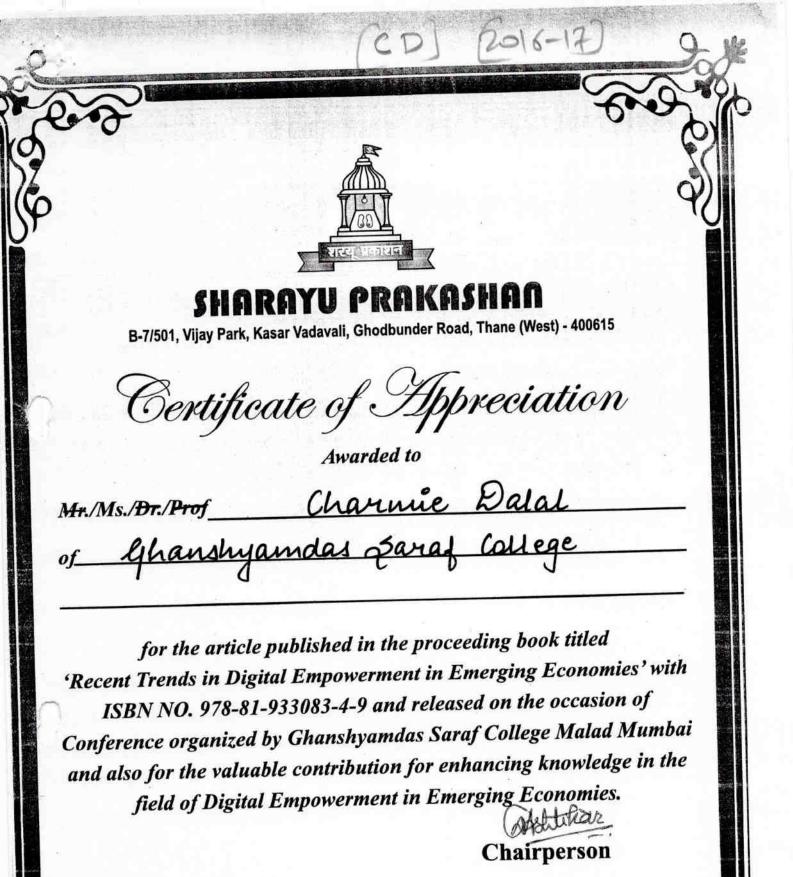
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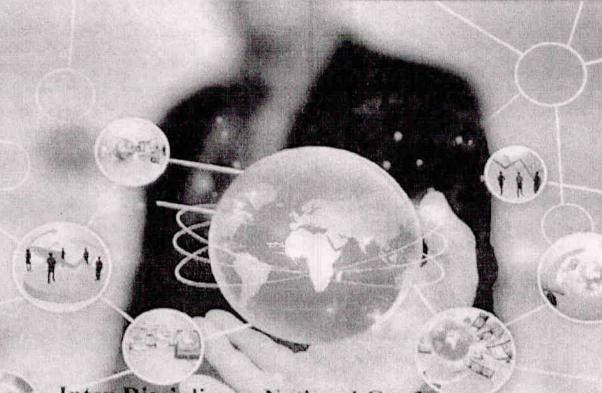
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