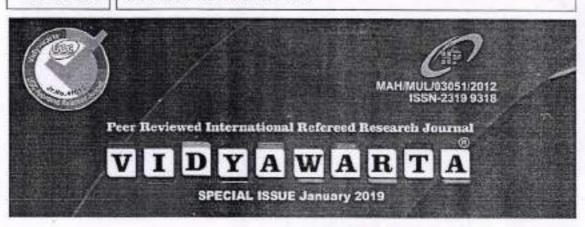
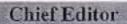
PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012



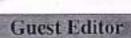
# Special Issue : "Recent Trends in Economics & Commerce

UGC Approved Journal No. 41012 January, 2019



Mr. Bapuji Gholap

Harshwardhan Publication Pvt. Ltd. At Post Limbaganesh, Tal. & Dist. Beed-431 126



Dr. Vijay J. Medhane Principal

S.V.K.T. Arts, Science & Commerce College, Deolali Camp, Nashik

MVP Samaj's

## **Executive Editor**

Dr. S. K. Pagar

Professor & HOD, Economics MVP Samaj's S.V.K.T. Arts, Science & Commerce

College, Deolali Camp, Nashik



Science & Commerce College
Deptali-Camp (Nasha)

vidyawartz@gmail.com

DAGE

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL.

Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce

UGC Approved Journal No.41012



MAH/MUL/03051/2012

Peer Reviewed International Refereed Research Journal

VIDYAWARTA

SPECIAL ISSUE January 2019

ISSN: 2319-9318 January 2019 PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

## Chief Editor

Mr. Bapuji Gholap

Harshwardhan Publication Pvt. Ltd. At Post Limbaganesh, Tal. & Dist. Beed-431 126

## Guest Editor

Dr. Vijay J. Medhane

Principal MVP Samaj's

S.V.K.T. Arts, Science & Commerce College, Deolali Camp, Nashik

## Executive Editor

Dr. S. K. Pagar

Professor & HOD, Economics MVP Samaj's

S.V.K.T. Arts. Science & Commerce College, Deolali Camp, Nashik

## Editorial Committee

- Prof. S.L. Bhoj, HOD, Commerce
- Prof. Vijay Gaikwad, Asst. Professor
- Dr. Urmila Y. Gite, Asst. Professor
- Dr. J.P.Jadhav, Asst. Professor
- Dr. M.K. Aher, Asst. Professor
- Prof. R. V. Jadhav, Asst. Professor
- Prof. Y. S. Jadhav, Asst. Professor

## Advisory Committee

- Dr. Dilip B. Shinde
- Dr. R. D. Darekar
- □ Dr. R.G.Rasal
- Dr. A. K.Shinde
- Dr. D. R. Bacchav Dr. B.D.Patil
- Dr. Suhas Avhad
- Prof. D.R.Patade
- ☐ Dr. D.G.Ushir Dr. A. D. Sonawane



Our Editors have reviewed paper with experts' committee, and they have checked the papers on their level best to stop furtive literature. Except it, the respective authors of the papers are responsible for originality of the papers and intensive thoughts in the papers.

> PRI CIPAL

Smt. Um/ Mais Khimo Teleco

Executive Editor

vidyawarta@gmail.com5/

4 Commerce Callege II D 18:05 A

Web: www.vidyawarta.com

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

## INDEX

Sr. No.	Topic	Researcher	Page No.
1 .	A research paper on proprietary ratio of the selected tea companies in india	Dr. Jignesh P. Vaghela Prin. Dr. K.N.Chavda	1
2	Agriculture growth and economic development	DR. Girishkumar N. Rana	9
3	Usage of Internet banking among generations a study with reference to UT of Dadra and Nagar Haveli	Dr.S. Balasubramanian, Dr. Shruti Jha	16
4	Agriculture sector in India: Performance and challenges	Dr. P. V. Salve Dr. S. T. Sangle	21
5	Digital Marketing: changing perspective in indian scenario.	Dr. Ramesh D. Darekar Mrs. Vibhawari V. Patil	28
6	"Human Development Index (HDI) in Indian Economy"	Dr.Parag P.Kadam	34
7	A research article on digitization: crucial driver for changing indian economy	Dr. Pandurang B. Patil	42
8	Service sector: A growth engine of the indian economy	Dr. Sudhakar Pagar Ms. Suvama Kadam	47
9	Indian Agriculture Development: Issues and Challenges	Dr. S. J. Deshmukh Prof. K. S. Kamble	55
10	Organic farming for sustainable development in agriculture	Dr Sonawane Ashalata Deoram	61
11	Crisis in Sugar Cooperatives in Maharashtra	Prof. Dr. S. K. Pagar	71 0
12	Corporate Social Responsibility Prof. Shashikant L. B		78 L
13	Recruitment and Selection Strategies of Public Sector Undertakings	Prin. Dr.Dilip B. Shinde Dr. Urmila Yogesh Gite	82
14	"Challenges of women entrepreneur in rural area"	Prof. V.G.Gaikwad	86
15	शेतकर्यांच्या आत्महत्येची करणे व उपाय	डॉ.डी.एन.कारे	91
16	शेतकरी आत्महत्या – एक विद्यस्क सत्य	डॉ. मनिषा के आहेर	EUF
17	Bele of government for decreasing Farmers' sucide in India	Dr.Jayashri P.Jadhav Dr.Yuvraj P.Jadhav	100
18	Heath Care Issues & Challenges in India	Dr. Hiraman M. Kshirsagar	IQA
19	Role of Industrial Development in Economic Growth	DR. P.T.Nikam DR. M.V.Jagtap	108
20	A study of inclusive model of Jain Irrigation Systems Ltd., Jalgaon	Dr. Smita N. Pakdhane	110
21	"Towards Block Development"	Dr.S. K. Pagar Prof. S. R.Pagar	117
22	मानव विकास निर्देशक, स्त्री-पुरूष समता भाषक निर्देशक	प्रा.डॉ. वाकळे जी.ई.	125
23	10000000	D डॉ.जितेंद्र खेमचंद साळी	131

Smt. Vinitaben Kharyji ojookaya, Arts. Web : www.vidyawarta.com Science & Commerce College Deolali-Camp (Nashik

#### PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

Sr. No.	Topic	Researcher	Page No.
24	Reforms and Entrepreneurship in India for	Dr. Sunil Joshi	134
25	Economic Development "Financial Management of Nashik	Dr.S.K.Pagar	140
500	Municipal Corporatin"	Prof. Sonawane A. B.	
26	Corporate Social Responsibility: Indian Perspective	Prof. Vijay M. Sukate	145
27	Workforce Diverse Management in the Organization	Dr. Manisha A.Navare Kulkarni	151
28	The study of general instructions for preparation of profit and loss account and balance sheet as per companies act, 2013	Thakur Akash Ashok	155
29	Human Resource Management	प्रा श्रीमती अध्विनी पी निसाळ	163
30	कृषी पर्यष्टनातून कृषी क्षेत्राचा आर्थिक विकास	प्रा. डॉ. नयना भिमराव पाटील	165
31	कृषि उत्पन्न बाजार समितीचा कृषि विकासातील भूमिकेचा अभ्यास (विशेष संदर्भ नांदगाव कृषि उत्पन्न बाजार समिती सन २०१७-२०१८ अहवाल)	डॉ.एस.के.पगार योगेश देवराम मोकळ	170
32	विपणन संशोधन	प्रा.रंजना विद्वल जाधव	175
33	कृषी विपणनाची धोरणे व आव्हाने	प्रा.वाय.एस.जाधव	179
34	An Estimation of Socio-economic status of	Dr. S. K. Pagar	183
	export quality grape growing farmers	Madhuri B. Kharjul Ajit B. Kharjul	24
35	Corporate Social Responsibility a key to business success	Prof. Smt. Shradha Vijay Shrimali	189
36	Recent Trends in Human Resource Management	Prof.Sunita Vijaykumar Deshmukh	194
37	Indian Real Estate: Boom or Bubble?	Dr. Pooja Talreja	196
38	Women workers in the informal sector: a study	Mrs. Sangita S.More	13
39	Relevance of Chanakyaniti, Shivaji Maharaj's real life decisions and relevance it's with modern management for entrepreneurship development.		2205 2 I
40	Impact of GST on Indian Agricultural Sector.	Prof. Kiran Aher	Ale
41	भारतातील शेतक-यांच्या आत्महत्या –	प्रा. शशिकांत सदाशिव सांगळे	214
(32)	Financial Management Practices & Profitability of business enterprises in Small Scale Industry in Nasik.	Mr. Amol G. Shinde	217
43	मानव संसाधन व्यवस्थापन	प्रा.एम. एस. गिते	220
44	इं-वियम	प्रा. प्रविधा भास्कर मोळे	225
45	Development of Indian Agriculture	Dr. Smt.A.D. Sonawane Prof. Surekha R. Jadhav	229
46	Prospects of Rural Women Entrepreneurship in ANATESTED	Smt. Shashwati Nirbhavane	232

vidyawarta@gmail.com

Smt. Mr. Anti-A - Tephniaya, Ar 5 4 Cr. Harman Collage

on (Nashik

Web: www.vidyawarta.com

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

Sr. No.	Topic	Researcher	Page No.
47	शेती हा वर्थव्यवस्थेचा कणा असलेल्या भारतात शेतकरी आत्महत्या — एक भयाण वास्तव	डॉ. बी. सी. आहेर	237
48	माहिती तंत्रज्ञानाचा वापर करून व्यवसायात होणारी वाद	अजित वयनराय ग्रर्जुल माधुरी वयतराय ग्रर्जुल	240
49	A Study on Impact of Green Revolution on Indian Agriculture	Prof. Bharat N. Basrani	244
50	Development of Organic Agriculture in India	Dr. S.N.Bodhare	249
51	यंत्रमाग उद्योग विकास व वाढोसाठी भारत सरकारच्या विविध योजना	प्रा-डॉ-लीला दोधा जाधव	254
52	भारतातील शेतक-यांच्या आत्महत्या : एक समस्या	प्रा. सतिश सुभाष कावळे	260
53	A Study on Corporate Social Responsibility practices in India in Changing Global Scenario	Dr. Mukesh R. Goyani	266
54	CSR-A Vital tool for meeting sustainable development goals-2030	Prof. Nitin Prakash Jain	273
55	E-Commerce	Dr. Rohini N. Pachore	279
56	E-Commerce and E-Business	Prof. R.N.Sonawane	284
57	Marketing Management	Miss. Fadol Komal N.	288
58	E-commerce	Prashant Sopan Gulve	292
59	Human Resource Management	Nitin Narayan Phadol	295
60	'Horizons for Indian Horticulture'	Dr.Ashlesha Kulkarni	298
61	ई-कॉमर्स : बदलत्या काळातील अविष्कार	प्रा.मनोज रमेश गावले	304





PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL

Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce

UGC Approved Journal No.41012

## AN ESTIMATION OF SOCIO-ECONOMIC STATUSOF EXPORT QUALITY GRAPE GROWING FARMERS

Dr. S. K. Pagar

Madhuri B. Kharjul & Ajit B. Kharjul

Professor & HOD, Economics SVKT College, Deolali Camp,

Research Scholar Yashvantrao Chavan Maharashtra

Nashik

Open University, Nashik

#### ABSTRACT

Agriculture plays an important role in overall Economy of India and also it contributes to the economic development of India. Around more than 58% of the rural household depend on agriculture directly and around 60-70 of Indian population indirectly depends on Agriculture sector which plays an important role in generating Income and Employment and has great effect on Socio-Economic status of people.Different types of fruits, flowers and vegetables are cultivated due to different types of weather and land in India. Grape is an important commercial fruit crop of India which contributes to the maximum share of export of fresh fruits and vegetables from India to Europe and other parts of the world. In India particularly Nashik and Sangli districts from Maharashtra State is famous district for producing and exporting the Grapes to foreign country. By Exporting of Grapes farmers are getting good prices for their export which leads to increase the income and standard of living of farmers and also has a great Impact on Socio-Economic Status of farmers which directly boost to the economic development of Agriculture Sector. By earning valuable foreign exchange from Export of Grape, Export qualities Grape Growing Farmers are contributing in Economic Development of Agriculture sector and ultimately the development of LEGE OF Country. This paper highlightson the Socio-Economic Status of Export Quality Growing Farmers with special reference to Nashik District.

KEY WORDS: Socio-Economic Status, Agriculture, Grapes, Export.

INTRODUCTION:

India is the second largest fruits producing country in the world after China, according to the Ministry of Horticulture. Grapes are not only served as table fruit of the over the world but also are greatly used for wine making which gaining great demand and commercial value. The rest of the grapes are used mostly for making raisin. Grape is an important commercial fruit crop of India which mostly contributes to the maximum share of export of fresh fruits and vegetables from India to Europe and other parts of the world. It also has a good economic importance due to backup of grape industry in terms of backward and forward linkages which helps employment to large number of people including skilled and unskilled on the farm, trade services and Export. More than 20 varieties are in cultivation in India. Grapes are sold in Local market, National market and also in International market. By Exporting of Grapes farmers are getting good prices for their export which leads to increase the income and standard of living of farmers and also has a great Impact on Socio-Economic Status of farmers which directly boosafe the seconomic development of Agriculture Sector. By earning valuable foreign exchange of the seconomic development of Agriculture Sector.

PRINCIPAL

IOAC

Web: www.vidyawarta.com

miaben kolmu Tejnokaya, Aris, warta.com ente à Commerce College Deptati-Camp (Nashik

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

from Export of Grape Export quality Grape Growing Farmers are contributing in Economic Development of Agriculture sector and ultimately the development of our Country.

## PROFILE OF NASHIK DISTRICT:

Grape is the major fruit crop grown with highest area in the Maharashtra state. Total 15 taluka in Nashik from them 13 taluka having grape cultivation. Agriculture is the major economic activity in the Nashik district as compare to the rest of the India. Nashik district is one of the major agriculturally and industrially develop district in the North Maharashtra. Initially the farmer of this region were gave preference to the traditional crops like cereal, pulses, fodder etc. But these cash crops are not fulfilling the economic needs of the farmers. Cash crops are grown for sale rather than for subsistence needs. Cash crops include crops like sugarcane, onion, grapes, cotton and vegetables crops, Nashik District has an area of 15530 sq.k.m. and population of 49, 93,796.as per the 2001 census. Nashik supplies around 80% grapes and have 55,000 hectares area under cultivation, from this area registered for export 2016-17 is 33,000 hectares.

#### OBJECTIVES OF THE STUDY

- 1. To study the Current status of Export of Grapes from Nashik
- 2. To Study the Socio-Economic Characteristics of Export Quality Grape Growing Farmers.

#### LIMITATION:

- Study is related with sample selected from Nashik Taluka only.
- Study is related with Export quality Grape Growing Farmers only.

#### RESEARCH METHODOLOGY:

Study is based on Primary and Secondary data.

Primary Data: Primary data was collected by using questionnaire method to study the Role of Export Quality Grape Growing Farmers on Economic Development of Agriculture Sector.

Secondary Data: Secondary data was collected by collection method which includes various journals, websites and books.

Sample Selection: From Nashik DistrictNashik taluka is selected randomly as a population for the study as Nashik is famous for Grape Cultivation. From Nashik Taluka 3 villages Vadgaon, Girnare and Dugaon are selected for sample collection and sample of 30 Export Quality Grape Growing Farmersare selected from these 3 villages from nashik on the basis of highest area under grape cultivation.

Data analysis and Interpretation tools: The collected data will be analyzed with the FGE DEODES of Percentage and suggestions will be given on the basis of collected data.

NAMA ANALYSIS:

Grane exporting Registered Area

	and the	exporting recharer	COL TEL CIL	
IQAC	0.	Taluka	Total No. of Registered Export Orchard	Total Registered Area (He.)
0 000		Nashik	3088	2090.03

agriculture department, Nashik 2018) Source: superintendent of

vidyawarta@gmail.com Set 1500 dee Khing Tojon 184 ... toe & Commerce " Sic. of olas-Camp (Nortek

Web: www.vidyawarta.com

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL

Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce

UGC Approved Journal No.41012

### 2. Export From Nashik District

Sr. No.	Year	Export( metric tons)
1	2014-15	49678
2	2015-16	1.08 Lakh
3	2016-17	1.31 Lakh

(Source: Times of India, News, 2017)

#### 3. Age of Farmers

Sr. No.	Age	Respondents	Percentage
1	Upto 35 years	3	10
2	35 to 50 years	12	40
3	above 50 years	15	50
	Total	30	100

Interpretation: The age of 50 %Export Quality Grape Growing Farmersare above 50 years, 40% Export Quality Grape Growing Farmers is between 35 to 50 years and 10% farmers having age less than 35 years.

#### 4. Education of farmers

Sr. No.	Education	Respondents	Percentage
1.72	Illiterate	3	10
_2 3	Less than Matriculation	3	10
11.3	SSC	12	40
4	HSC	3	10
5	Graduation	6	20
6	Post-Graduation	3	10
	Total	30	90

Interpretation: The 10 % Export Quality Grape Growing Farmers are Illiterate, 10% having Education Less than Matriculation, 40% having SSC Education, 10% having HSC Education, 20 % are Graduates and 10 % Export Quality Grape Growing Farmers are Post Graduate.

## 5. Size of land holding

Sr. No.	Total Area(acres)	Respondents	Percentage
1	Upto 5 acres	6	20
2	6 to 10 acres	12	40
3	11 to 15 acres	3	10
4	16 to 20 acres	6	20
5	above 20 acres	3	10
	Total	30	100



PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

Interpretation: The area of 20 % Export Quality Grape Growing Farmers is less than 5 acres, area of 40% is between 6 to 10 acres, area of 10% is between 11 to 15 acres, area of 20% is between 16 to 20 acres and area of 10 % Export Quality Grape Growing Farmers is above 20 acres.

## 6. Area under Grape Cultivation

Sr. No.	Total Area(acres)	Respondents	Percentage
1	Upto 5 acres	15	50
2	6 to 10 acres	3	10
3	11 to 15 acres	6	20
4	16 to 20 acres	6	20
5	above 20 acres	0	0
-	Total	30	100

Interpretation: The area under Grape Cultivation of 50 % Export Quality Grape Growing Farmers is less than 5 acres, area of 10% is between 6 to 10 acres, area of 20% is between 11 to 15 acres, area of 20% is between 16 to 20 acres and no Farmer has Area under grape cultivation above 20 acres.

## 7. Farm Experience

Sr. No.	Experience(Years)	Respondents	Percentage
1	Upto 10 years	3	10
2	11 to 20 years	3	10
3	21 to 30 years	3	10
4	31 to 40 years	12	40
5	above 40 years	9	30
	Total	30	100



Interpretation: The experience of 30 %Export Quality Grape Growing Farmers is above 40 years, experience of 40% is between 31 to 40 years, experience of 10% is between 21 to 30 years, experience of 10% is between 11 to 20 years, and 10 % farmers having experience less than 10 years.

## 8. Annual Family Income

Sr. No.	Experience(Years)	Respondents	Percentage
13	Upto 10 Lakh	21	70
2	11 to 20 Lakh	6	20
3 .	21 to 30 Lakh	3	10
3	/ above 30 lakh	0	0
-	Total	30	100

PRINCIPAL
Jacob & Commerce College
Debials-Camp (Nashik

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

Interpretation: The Annual Family Income of 70 % Export Quality Grape Growing Farmers is up to 10 lakhs, Annual Family Income of 20% is between 11 to 20 lakhs, Annual Family Income of 10% is between 21 to 30 Lakhs and no one farmer has Annual Family Incomemore than 40 lakhs.

#### FINDING:

- Export of grape from Nashik district is increased by 21% from 2015-16 to 2016-17.
- The age of 50 % Export Quality Grape Growing Farmers are above 50 years, 40% Export Quality Grape Growing Farmers is between 35 to 50 years and 10% farmers having age less than 35 years.
- 3. The 10 % Export Quality Grape Growing Farmers are Illiterate, 10% having Education Less than Matriculation, 40% having SSC Education, 10% having HSC Education, 20 % are Graduates and 10 % Export Quality Grape Growing Farmers are Post Graduate.
- 4. The area of 20 % Export Quality Grape Growing Farmers is less than 5 acres, area of 40% is between 6 to 10 acres, area of 10% is between 11 to 15 acres, area of 20% is between 16 to 20 acres and area of 20 % Export Quality Grape Growing Farmers is above 20 acres.
- 5. The area under Grape Cultivation of 50 % Export Quality Grape Growing Farmers is less than 5 acres, area of 10% is between 6 to 10 acres, area of 20% is between 11 to 15 acres, area of 20% is between 16 to 20 acres and no Farmer has Area under grape cultivation above 20 acres.
- 6. The experience of 30 % Export Quality Grape Growing Farmers is above 40 years, experience of 40% is between 31 to 40 years, experience of 10% is between 21 to 30 years, experience of 10% is between 11 to 20 years, and 10 % farmers having experience less than 10 years.
  - 7. The Annual Family Income of 70 % Export Quality Grape Growing Farmers is up to 10 lakhs, Annual Family Income of 20% is between 11 to 20 lakhs, Annual Family Income of 10% is between 21 to 30 Lakhs and no one farmer has transfer of the Family Income more than 40 lakhs.

#### CONCLUSION AND SUGGESTION:

In India Maharashtra state is famous for grape exporting and from Maharashtra state Nashik district is famous for producing and exporting of grapes Expost Quality Grape Growing farmers are literate, having large experience of Exporting of Grapes are the age of majority of Farmers is more than 50 years. It is observed that around 90% area of Farmers is under grape cultivation and their average area is less than 5 acres having annual Family Income is less than 10 lakhs. Export of grape is increasing year by year as it increase by 21% from 2015-16 to 16-17 and Exporting Farmers are receiving two time higher prices in form of Export grapes it motivate them to increase their standard of living and socio-economic status which ultimately helps to boost economic development of agriculture Sector.

To boost Economic Development of agriculture sector and to increase socioeconomic status of Export quality (Crope, Growing, farmers Government should

PRINCIPA 187
Smt. Vimitaben Khimiji Tejookaya, Arts,
Science & Covimerce College
Deolali-Camp (Massis)

PEER REVIEWED INTERNATIONAL REFERRED RESEARCH JOURNAL Impact Factor: 5.234 Special Issue: "Recent Trends in Economics & Commerce UGC Approved Journal No.41012

encourage farmers to increase Export of grapes by providing various facilities like subsidy and required Information to them as for Exporting of grapes Farmers required huge initial Investment.

#### REFERENCES:

- Research Methodology by C R Kothari and GauravGarg, Research Methodology Methods and Techniques Third Edition.
- Grape profile (2006), National Research Centre for Grapes, Indian Council of Agriculture research, Pune.
- Grape Reports (2015) Apeda, Hortinet, Traceability system for Horticulture Product.
- 4. About nashik (2015-16) Nashik District, Government of India.
- Export Statement of APEDA Products (2015-16) Fresh Fruits & Vegetables, APEDA
- Ramanan G.2006, Economics of Grape Cultivation in Thane district. Ph. D thesis, Madurai Kamraj University.
- 7. Collector Office Nashik, official website of Nashik district
- Pagar S. D., Borse N. B., and Suryawanshi D. S. (2010), Spatial Distribution of Major Cash Crop in the Nashik District, (M.S.) from 1960-61 to 2000-01, ISSN-0975-3486, Vol. 1, Issue-5
- 9. https://scholar.google.co.in/





PRINCIPAL
Smt. Verl mon Mining Tajout nya. Arta,
Scien. A Commerce Concept
Loc. #1-Camp Water, 8