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PREFACE

Epignosis is a multidisciplinary journal which aims at encouraging micro and macro level studies in Humanities, Economics and Commerce. The objective of this initiative is to promote research culture amongst students of the colleges and make this knowledge available to everyone ranging from students to the academic and professional research communities and industry practitioners. The fourth issue is a compilation of the research work done by students of our College. Interesting topics related to women entrepreneurship, environment and Financial Markets are covered by the students. We are thankful to the students for their research papers and also to the faculty who have guided them. Hope that this journal proves to be of value to all readers.

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Abstract
The purpose of the study was to find out the challenges faced by women entrepreneurs in Mumbai. Women entrepreneurs selected for the study run MSMEs in five places (Bhandup, Mulund, Kanjurmarg, Vikroli and Chembur) in Mumbai. Women entrepreneurs face a variety of challenges in undertaking entrepreneurship. A questionnaire was used to collect data regarding the size of business, qualification, family background and challenges faced by them. The findings of the study reveal that the women entrepreneurs are educated and have family. Most of the women entrepreneurs are below the age of 40 have worked earlier and then started their own businesses. Women entrepreneurs from tailoring, coaching classes, catering, transport, dispensary, beauty clinics, retailer & wholesaler and logistics are considered in this study. The main reason behind starting business was their interest to own business establishments and to be economically independent. Major problems faced by women entrepreneurs in this study was time constraint, financial constraint and no prior knowledge about the business. Gaining relevant skills and knowledge was also more difficult for women since they frequently have double work burden and childcare responsibilities. The study implies that continued family support, financial assistance for entrepreneurship and training programmes in entrepreneurship would take them to greater heights in the long way. Promotion of women entrepreneurship should be done as most of the women as per the study, lack information of schemes and other facilities provided to them by the government to set up and run their business. This will train women to completely utilize their potentials for the betterment of the economy.

Key words: Women entrepreneurs, challenges, financial and time constraints, lack of information.

INTRODUCTION
An entrepreneur may be men or women. J. Schumpeter defines women entrepreneurs as “Women who innovate, initiate or adopt business actively are called women entrepreneurs.” Women are considered as one identity for themselves. Women who are identified as just home-makers are transforming into business-makers. Traditionally, women are locked up inside the four walls and were fulfilling the household needs but now they are coming out of their shells and working at par with men. They first started taking up work in which they are more specialised. They started with 3Ps i.e. Papad, Pickle, and Powders. With these enterprises they have evoked themselves as entrepreneurs and able to earn unanticipated profits,

OBJECTIVES OF THE STUDY
➢ To study the challenges faced by women entrepreneurs in Mumbai
➢ To study factors that help in overcoming their challenges

REVIEW OF LITERATURE

Women entrepreneurs in India face problems similar to those faced by female entrepreneurs in other countries. Cash flow problems were the most commonly faced issue, with insufficient working capital, promoting the business, lack of management experience and lack of time being mentioned repeatedly in most of the studies. Since most of the women used their own fund or funds borrowed from their family to set up their business, problems of insufficient capital are expected. Also most of the women were not aware of the schemes provided to them by the government. Programs meant to reach women entrepreneurs can succeed only if they take note of the irony that family and social conditions are the reasons that reduces the confidence, independence and mobility of women. (Dr. Sunil Deshpande 2013). Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements (Veena Rao, et al, 2012). Poor and very poor women in villages and town rely heavily on their own efforts for sustenance. They start tiny and Small enterprises like brooms making, wax candle making, providing tea and coffee to offices, ironing of clothes knitting work, tailoring firm etc. Such women are called self-employed entrepreneur. Women in rural areas/villages start enterprises which needs least organising skill and less risk. Dairy products, pickles, fruit juices, pappads and jaggery making are coming under this category of Rural entrepreneur. (Jesurajan, 2011) Women, due to their limited exposure to business transactions in their growing up stages, are often hesitant and shy of handling & money matters. This affects the financial planning and accounting activities of the business. Some of the essential managerial functions like financial control, sales, logistics, warehousing facilities, availability of skilled workforce, power supply, etc. often pose critical challenges to women entrepreneurs, especially in the initial period when they themselves are required to tend to all these functions. (Dr. Sunita Datt, 2013)

METHODOLOGY

The aim of the study is to find out the challenges faced by women entrepreneurs in Mumbai. Mumbai is considered as the commercial and financial capital of India. Mumbai is a place where entrepreneurs are involved in various forms of businesses belonging to various industries. Hence Mumbai is taken as the place of study. For the purpose of the study data is collected from women entrepreneurs who are running MSMEs, Mumbai. Under the location Mumbai, the places covered for the study are Mulund, Bhandup, Kanjur Marg, Vikhroli and Chembur. The sample size considered for the study is 5 entrepreneurs in each area and then total sample size ends up with 25. The questionnaires were given to entrepreneurs personally and some were also
mailed due to time constraints. Data was collected by interviewing women entrepreneurs. Both open and close ended questions were used. Data collected are both primary and secondary data. Primary data i.e. in the form of questionnaire with the women entrepreneurs and secondary data is collected by magazines and journals. Data was also collected by e-journals. The results obtained from the overall study were then interpreted with the help of various statistical tools. Statistical tools such as pie diagram and bar diagram were used.

DATA INTERPRETATION:

![Pie chart showing type of business](image1)

- Tailoring: 24%
- Coaching classes: 16%
- Beauty clinics: 12%
- Dispensary: 12%
- Retailer & wholesaler: 12%
- Catering: 8%
- Transport: 4%
- Logistics: 4%

![Pie chart showing challenges on the day to day operations](image2)

- No obstacles: 3%
- Combining family and work life: 20%
- Liquidity and other financial problems: 23%
- No time for training and upgradation skills: 20%
- Gaining the acceptance/respect of people: 34%
FINDINGS

Majority of the women entrepreneurs possess a graduate degree (76%). These women entrepreneurs are those who after attaining a good qualification wish to unleash their potentials. Some women entrepreneurs have completed secondary education (20%). Only Very few are Post graduates (4%). Education does not become an obstacles for such women entrepreneurs. Of the respondent women entrepreneurs the married are 80% and unmarried are 20%. The women entrepreneurs in the study are from tertiary sector. Women entrepreneurs run shops such as garments, medical stores, etc. They comprise of 24%. Other businesses where women are involved are tailoring, coaching classes, beauty clinics and catering. Women entrepreneurs are taking up enterprises which may contribute to the economic development of India, among them is logistics which comprise of 16%. Transport enterprises and dispensary comprise of 8% and 4% respectively. The basic obstacles faced while starting a business is the financial question which comprise of 39%. Balancing family and work can be overwhelmed by family support and equal help from their husband. It comprise of 34%. Another problem faced by women entrepreneurs is finding contacts for business ventures, for the success customers and contacts are essential. They constitute of 11%. Women entrepreneurs also face no obstacles in case of business inherited by family which comprise 8%. In such situation, it will be very difficult to concentrate and run the enterprise successfully. They constitute around 34% as sometimes balancing families
and work becomes moreover difficult. Financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. Hence, it comprise 24%. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two. Hence, comprise 20%. There are have been cases of no obstacles. Once after gaining all entrepreneurial experience there have been cases where they face no obstacles and it constitute about 8% as per our study. There are many ways to overcome the challenges which are faced by the women entrepreneurs. Some of the ways are family support, education, attending skill development workshops, availing the schemes of government and previous knowledge in industry.

**SUGGESTIONS**

The suggestions which might help the women entrepreneurs to overcome the challenges faced by them. Bringing up new schemes for women who carry on entrepreneurship is not enough the government should see to it that women entrepreneurs should be aware of these schemes and the schemes must be implemented wherever and whenever necessary. Women entrepreneurship development cells and help cells should be set up in each and every state to help the women entrepreneurs to cope up with the work and also handle the problems faced by the women entrepreneurs. The NGO’s should also put in much more effort to encourage the development of women entrepreneurship. Family support and motivation is necessary for the growth of women entrepreneurship therefore the family should help and assist the business women in her day –to –day work. Financial institutions, investors and other financers should not be gender bias and treat the women equally in terms of providing them with capital and credit. Approx. 60% of the students studying in colleges are women and therefore there should be workshops on decision making skills, marketing skills and management skills conducted by the college for the growth of women entrepreneurship which will in turn lead to increase in no. of jobs and increase the economic growth of the country.

**CONCLUSION**

The study highlights the challenges faced by women entrepreneur and opportunities available to them. At the end, the study makes some suggestions for increasing or promoting women entrepreneurship and healthy growth of women entrepreneurs in India.

It is worthwhile to conclude by quoting the words of Pandit Jawaharlal Nehru,


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CANCER AWARENESS AMONG THE URBAN SLUM POPULATION OF MUMBAI
- A CASE STUDY

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ABSTRACT
Non-communicable diseases are assuming increasing importance among the adult population in both the developed and developing countries. Cancer has become one of the main health problems in the present era. Though the knowledge about the prevention and treatment of cancer has increased, the number of new cases grows every year. 6.7 million deaths are reported due to cancer every year; 24.6 million people were living with cancer in the year 2016. If the trend continues, 16 million people will discover they have cancer in 2020. If cancer can be detected early, treatment may be curative. One means to that end is educating people regarding early signs of the diseases. In 1970s the government of India designed primary and secondary prevention strategies for the control of cancer. The major thrust area of cancer control programme included public education, treatment, palliative care and training facilities for human resource development. Under national cancer control programme such efforts were envisaged to be carried out through the district cancer control project for educating the people about the sign, symptoms and early identification of most common cancers. The study aims to assess awareness about various cancers in an urban slum population of Mumbai, India. This community based descriptive epidemiological study will be conducted from October 2016 to December 2016 in Thane area.

Key words: Cancer awareness, cancer control programme, Thane

INTRODUCTION
Non-communicable diseases are assuming increasing importance among the adult population in both the developed and developing countries. Cancer has become one of the main health problems in the present era. Cancer is a group of disorders characterised by uncontrolled growth and spread of abnormal cells. If the spread is not controlled, it can result in death. Most cancer cells eventually form a lump or mass called a tumour and are named after the part of body where the tumour originates. Though the knowledge about the prevention and treatment of cancer is increasing, yet the numbers of new cases grow every year. Cancer afflicts all communities worldwide. Approximately 10.9 million new cases are diagnosed with cancer, 6.7 million deaths due to cancer every year; 24.6 million persons were living with cancer in the year 2002.(1) If the trend continues, 16 million people will discover they have cancer in 2020, twothirds of them in newly-industrialized and developing countries, and the number of deaths would rise to 10.3 million unless we act
promptly. More than 70% of all cancer deaths occur in low- and middle-income countries, where resources available for prevention, diagnosis and treatment of cancer are limited or nonexistent. Current projections suggest that total cancer burden in India for all sites will double by 2026. (3) In terms of incidence, the most common cancers worldwide are lung cancer (12.3% of all cancers), followed by breast cancer (10.4%) and colorectal cancers (9.4%)

AIMS AND OBJECTIVES

The study aims to assess awareness about various cancers in an urban slum population of Mumbai, India. This community was based on descriptive epidemiological study will be conducted from October 2016 to December 2016 in Bhandup area. If cancer can be detected early, treatment may be curative. One means to that end is educating people regarding early signs of the disease. In this view, we conducted a survey among the slum people.

METHODOLOGY

In order to know the current scenario of the cancer awareness among the youth and to get the views, survey method is used. We have framed a questionnaire which consists of 12 questions. A limited random survey was conducted with a sample size of 100 individuals in and around Bhandup. These questionnaires were given to the people of age between 18-45 yrs. The view from the youth helped to analyze and to examine the situation.

FINDINGS AND ANALYSIS

From our study we get to know that higher secondary people are more aware about cancer even a graduate people are not that much aware about cancer 43% people said that they got awareness from doctor. It may be because they have more probility of getting the disease or they are having a family history and many people got awareness about cancer from media. Media plays a very important role to spread awareness about cancer.

We can see that media make their efforts by advertising about cancer or tobacco and cigarettes. From these advertisements many people get to know about cancer 20.9% people don't know about the symptoms of the cancer. We get various opinion on oral cancer such as 20.9% people think that white or red patch in mouth is a kind or oral cancer where 16.15% people don't know about the kind of oral cancer.

We get various result on kind of lungs cancer such as 19% people know that it is due to chest pain, 20.9% know it is due to blood in cough, 17% know that it is due to recurrent chest infection, 12.35% know that it is due to breathless, 19% people don't know about it and very low 1.9% people think any other symptoms.
CONCLUSION

Awareness of study participants about cancers was very poor. Less than 25% study participants don’t know about initial symptoms, warning signs and symptoms, screening facilities, screening centers and treatment centers. There was a need for awareness generation programs like IEC (Information, Education, Communication) activities need to be taken vigorously and on repetitive manner. Mass media like T.V., theatres, radio, news papers and internet should be used. Pictorial messages are seen to have good impact and these methods should be used more to educate population about various common cancers. The early detection tests like oral cavity examination, PAP smear and mammography are cost-effective, affordable, acceptable, safe and need to be made accessible to the whole target population to promote early detection of cancers to halt pathogenic process of cancer at it earliest stage.

SUGGESTION

The early detection tests like oral cavity examination, PAP smear and mammography are cost-effective, affordable, acceptable, safe and need to be made accessible to the whole target population to promote early detection of cancers to halt pathogenic process of cancer at it earliest stage.

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E- WASTE IN MUMBAI- A CASE STUDY
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ABSTRACT
Electronic waste is a special category of waste, it is the negative impact of industrialization also because of increasing demand of electronic products in daily life with increasing users, waste production is also on the rise. E – waste refers to electronic waste like computer, entertainment devices, electronic mobile phones, televisions, refrigerator, etc. These are defined for reuse, resale, salvage, recycling or disposal. E-waste is the largest source of lead in solid waste. The condition in India is much worse because about 80 percent of the E-waste generated in the US is exported to India, China and Pakistan under the name of charity. Only three percentage of total E-waste generated is recycled properly in India. The rest of it is handled by workers who work with bare hands, without masks under unhygienic conditions, informally recycling tons of e-waste for about 12-14 hours a day. It causes both environmental as well as health problems. Numbers of laws are framed yet it is impossible to curb this informal recycling practice. This study aims at understanding the level of awareness among the people regarding E. waste, its disposal and health hazards caused by the same.

Key words: E Waste, Mumbai, Awareness

INTRODUCTION
E- waste means electronic waste. Electronic waste or e-waste describes discarded electrical or electronic devices. Used electronics which are designated for reuse, resale, salvage, recycling or disposal are also considered e-waste. Informal processing of e-waste in developing countries lead to adverse human health effects and environmental pollution.

Electronic scrap components such as computers, CPUs, contain potentially harmful components such as lead, cadmium beryllium or brominated flame retardant.

So there were no guidelines and approved methods as such. The disposal of e-waste was handled by informal sectors Crude, unscientific processes resulting in environmental and occupational hazards. E-waste may involve significant risk to workers and communities in developed countries and great care must be taken to avoid unsafe exposure in recycling operations and leaking of material such as heavy metals from landfills and incinerator.

OBJECTIVE
To understand the level of awareness among the people regarding electronic waste types and disposal.
METHODOLOGY

- We have administered a questionnaire which consist of 10 question for e-waste in Mumbai. This paper presents the results of questionnaire based on survey only. A limited random survey was conducted with a sample size of 60 individuals from central belt of Mumbai from middle class belonging to different educational background & professions. Personal interview method was used to collect in depth information related to the issues of e-waste & its management.

- Analysis of the data reveals that the knowledge on the issue of e-waste is minimal and requires massive awareness drives for sanitization.

RESULTS

- Awareness on safe disposal of E-waste

![Hazardous function](image1)

- Acceptable options for disposing of e-waste

![Disposal of e-waste](image2)

- Awareness on products which constitute E-waste

![Awareness on products](image3)
AWARENESS OF HEALTH RISKS ASSOCIATED WITH E-WASTE

FINDINGS

- People dispose their old equipment after 3-6 months or more. 12-14 months 31% of people mostly dispose their electronic equipments in 12-14 months.

- 83% of individuals give their e-waste for e-waste collectors. A survey revealed the willingness of users to pay extra cost for proper management of e-waste.

- An important finding of the study says that 33.33% of people don’t know about the treatment of e-waste. Based on the survey, we could find that major constitutes of E-wastes are cell phones, batteries, and calculators. Cell phone constitutes of e-waste that is 36.67%.

- People are not aware exactly about the disposing method of e-waste. 33% of people used to dispose the e-waste by just throwing it in a generic recycling can or taking to the devices to an appropriate electronic centre.

- It was observed that most of the persons are aware about this but they don’t have any recycle bins at their neighborhood.

It is very important to note that 66% of people are aware about health risks due to e-waste but they can’t do anything because they don’t have any recycling center and rest of the people are not aware of management of e-waste.
CONCLUSION

We should find out the better ways to dispose the e-waste. Along with strict rules and regulations from the government, we should provide necessary facilities for e-waste dumping and should make the public aware about the risk related to improper disposal.

SUGGESTIONS

• Government should set up recycle bins at each areas under swachh sarvekshan scheme.
• Government should be responsible for providing an adequate system of laws, controls and administrative procedures.
• Government must encourage research on into the development and standard of hazardous, waste management, environmental maintaining and the regulations of hazardous waste disposal.
• Polluter pays principle and extended producer responsibility should be adopted.
• Government should encourage and support NGOs and organization to actively involve in solving the nation’s E-waste problems.

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ECOTOURISM IN MAHARASHTRA- WAYS TO SUSTAINABLE DEVELOPMENT

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ABSTRACT

Maharashtra is an embodiment of the natural beauty and grace, with dense forests, heavy rains during monsoon, and innumerable varieties of flora-fauna. Tour ism is an important source of revenue-generation for any destination. It is a source of earning valuable foreign-exchange for the country. It supports the local economy directly as well as indirectly. A form of tourism that has been around for some time is eco-tourism. It is also known as sustainable tourism. It is a kind of tourism which leaves minimum impact on the environment. It is a responsible type of tourism, one that promotes the well-being of the indigenous population, by encouraging financial benefits for the locals. Encouraging eco-tourism will be instrumental in ensuring sustainable development of that area. We aim at studying the ecotourism areas of Maharashtra, hurdles in developing and maintaining these areas. Our study is purely depends on secondary data.

Key words: Eco tourism, Maharashtra, Sustainable development

INTRODUCTION

The research discusses mostly about Eco-tourism in a form of tourism involving visiting fragile, pristine & relatively undistributed & natural areas intended as a low impact & often small scale alternative to standard commercial (Mass) tourism. Eco-tourism is all about uniting conservation, communities & sustainable travel. Eco-tourism is preserving travel to natural areas to appreciate the Cultural & Natural history of the environment, taking care not to disturb the integrity of Eco-tourism. The Maharashtra state government has decided to boost eco-tourism in the buffer areas of woodlands to improve the deteriorating conditions of forest as well as generate a source of income for the state exchequer.

Two main ecotourism centres are:

Pench Tiger Reserve

Frequently mentioned in several novels and history books for its diverse wildlife and lush green forest, Pench Tiger Reserve includes Indira Priyadarshini Pench National Park, the Mowgli Pench Sanctuary and a buffer zone. One of the best places to see tigers in India, this wildlife reserve houses around 1200 species of plants and a good number of mammal species among which tiger population is the highlight. The best way of exploring the interior parts of this park is going for an exhilarating jeep safari that takes one from rugged
landscape to the areas flourishing with dense greenery. It is located in Sheoni district, India which is established in 1977.

A tiger has died every 10 days this year in the land of Mowgli that spans Madhya Pradesh and Maharashtra. Experts blame the deaths on rampant construction, poaching and a lack of new habitat for the tiger whose population in the reserve grew almost 40% in the past five years. Villagers are allegedly poisoning tigers to aid poachers — who pay them handsomely — and steal tiger body parts believed to bestow wealth, according to local traditions in the drought-hit region. Villagers in buffer sometimes poison water sources or an animal carcass or use urea mixed with flour and mahua flowers for meat. Authorities allowed loaders and bulldozers, tractors and labourers into the core area. Local residents said most tigers were victims of poisoning and electrocution. Many unauthorised fishing boats were stacked on the banks of the half-dry reservoir. In the core, where you cannot cut a leaf without permission, how come illegal fishing goes on without the knowledge of officials?

To change these situation, Government conducts haryali vanamahotsav, Wildlife Trust of India gives training to local people, implementing cattle immunization drive and tiger conservation plan and restoring bamboo forest. Medical assistance from the development fund of Pench Tiger Reserve has been provided to daily wage labourers who are members. An e-education base camp has been established at Turia Interpretation Centre for environment and wildlife education for local students of nearby villages with 100% financial assistance from the Urvi-Ashok Piramal Foundation. The old Interpretation Centre at Khawasa has been renovated and revived. Several training programmes are now being conducted here.

**Tadoba Andhari Tiger Reserves**

It is claimed to be the oldest and largest national park in Maharashtra. Tadoba Andhari Tiger Reserve can be called the best attraction of Wildlife tourism in Maharashtra. With a population of more than 40 tigers, this reserve is counted among the best destinations for tiger sighting. The reserve represents Southern Tropical Dry Deciduous Forests which turns out to be a shelter for the animals like Indian Leopards, Sloth Bear, Dhole, Striped Hyena, Small Indian Civet, Sambar, Barking Deer, Spotted Deer, Chital and Chausingha. Tadoba Lake is the residence of Marsh Crocodile which is a rare species in Maharashtra. Tadoba Andhari Tiger Reserves is a tiger reserve in Chandrapur, district of Maharashtra in Central in India. It is mainly attracted by the Tadoba National park where safari trips are conducted & which was created in 1955.

Tadoba Andhari Tiger Reserve, Vidarbha's star tourist attraction, is buzzing now with activity. Inside the 625.40 sq km reserve, excavators are digging up earth for an ambitious road-building project. Strips of forest, several metres wide, have been cleared alongside existing roads. Outside, along the fringes of the reserve, entrepreneurs are busy building a cluster of guesthouses and resorts. State forest officials too, are hard at
work--trying to relocate the five remaining villages lying within the recently declared critical wildlife habitat in the state's Chandrapur district. The five villages within Tadoba reserve are among about 60 forest villages in Maharashtra facing relocation out of protected areas.

In order to allow free passage for wildlife, the local advisory committee (LAC) of Tadoba-Andhari Tiger Reserve (TATR) has proposed no go zones for resorts in 23 villages close to the tiger reserve. The 23 ecological sensitive areas surrounding the reserve include where new resorts or expansion of existing ones will not be allowed include Thanegaon, Junona, Dewada, Adegaon, Agarzari, Chorgaon, Nimbala, Pahmi, Haldi, Khutwanda (Dixit), Doni, Zari, Pangdi, Piparheti, Moharli, Sitarampeth, Karwa, Pandharwani, Chichghat, Ambezari, Ghosri, Maml, and Fulzari.

The revenue authorities have been asked not to grant non-agriculture (NA) permission in these areas for any new tourism facilities. However, home stays to be run by only villagers will be allowed.

As per the ecotourism guidelines by the National Tiger Conservation Authority (NTCA), in order to allow free passage to wildlife, development should be sensitive to the conservation of flora and fauna and the corridor value of the area. Besides, the guidelines also say no to new tourist facilities on forest lands.

Tadoba Andhari & Pench Tiger reserves will be ecologically sustainable & benefit the local communities while providing a wildlife experience to target groups of high end tourist, family, & students. Both are one of the other same but due to the difference in the system in flora & fauna & their departments which functions differently and need different sustainable development strategies.

CONCLUSION

Eco-tourism is a unique endeavour that altered conservation efforts in numerous ways. Eco-tourism is an innovative approach to sustainable & profitable conservation & hopefully with further research & refinement Eco-tourism will grow in success.

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INFLUENCE OF POKEMON GO GAME ON STUDENTS LIFE

Mr. Pramod Deora, Ms. Amruta Jaiswal & Ms. Jenila Stephen
First Year B.Com

ABSTRACT
Pokemon Go is a free to play, location based reality game. The game has been downloaded more than 500 million times but it also has some safety issues while playing. The present study is carried out to find out the impact of game application on real life of young children. For this purpose the study focuses on the influence of Pokemon Go on the sample respondents. Questionnaire about the game Pokemon Go will be administered to the students of schools, colleges that is under the age of 18 and also from their family members. The present research will analyse the data collected from the respondents. It will also study the effects of the game, the safety of the person while playing it, what changes occur in the behaviour of the person, why does the person like to play the game and how the game affects the person’s life as well as his family. Thus the research will provide new insight about the influence of the game.

Key Words: Pokemon Go, addiction, young children.

INTRODUCTION
- Research about various online gaming addiction was done earlier, but study on the ‘POKEMON GO’ game and its influence on the players is not yet done in Mumbai. Hence this research is made to study the influence of ‘Pokemon go’ games on students life.

REVIEW OF LITERATURE:
1) According to Griffiths (2010), the study stated that, 41% of the online gamers acknowledge that they use gaming as an escape, 7% were viewed as “dependent”. They possessed several behavioural attributes and mood modification.

2) According to hussain’s survey most online gamers are male. Out of which more severe online gaming addiction is with older age, lower-self esteem with daily life. This relationship did not hold true for female gamers.

3) According to koetal’s research online gamers showed several core components of addiction such as mood modification, tolerance, withdrawal symptoms, cravings and relapse.

4) According to chappel’s survey online gaming addiction can be predicted by five critical factors: curiosity, role-playing, obligation, belonging and reward.
5) Hsuetal’s survey stated individuals with a gaming addiction may use mmorpg’s to alleviate negative feelings and moods.

**OBJECTIVES-**
To study the impacts of Pokemon go game on students life. To study its impact on the family members of the players.

**METHODOLOGY-**
Primary data is collected for the present study from the selected respondents. Respondents were selected using stratified random sampling. Data was selected from age group of 18-22. The feedbacks were analysed using statistical methods. Correlation analysis was done.

- **FINDINGS**
  46% of the players responded that they play the game because it is based on a famous cartoon. 44% of the players responded that it promotes walking. 60% responded that they have not met with any accident while playing. 38% responded that they are playing it since the game has started. 32% play for more than 2 hours.

**ANALYSIS OF DATA**
Most of the players play the game because it is based on a famous cartoon game and it works on GPRS. Majority of the respondents play the game for less than 2 hour. It is an accident prone game. Family members responded that the game is addictive, unsafe and there is less social interaction due to the influence of this game.

**CONCLUSION:**
The youth of today no longer seems to spend their leisure activities like that of earlier days. Online gaming has not only impact on the young, but dynamically every age group. It affects academic performance. Addiction to this game affects the normal social life of the player.
SUGGESTIONS:
Rather than playing a game with GPRS, play games such as brain teasers. Brain teasers build and develop our intelligence and aptitude skills. Control the time playing online games. There is a need to have more interaction with friends and family as they are the one who are an essential element of an individual’s social life. Avoid online games and stop it from climbing an individual’s priority list.

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NEGOTIABLE INSTRUMENT- LEGAL REQUIREMENT OF FINANCIAL MARKET

Ms.AKSHITA GOSAI

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ABSTRACT

A negotiable instrument accordingly may be defined as “a piece of paper, which entitles a person to a sum of money and which is transferable from person to person by mere delivery or by endorsement and delivery.

Keywords: Cheque, bill of exchange, promissory note, negotiable instrument.

INTRODUCTION:

A negotiable instrument is a document guaranteeing the payment of a specific amount of money, either on demand, or at a set time, with the payer named on the document. More specifically, it is a document contemplated by or consisting of a contract, which promises the payment of money without condition, which may be paid either on demand or at a future date. The term can have different meanings, depending on what law is being applied and what country it is used in and what context it is used in.

Examples of negotiable instruments include promissory notes, bills of exchange, banknotes, demand draft and cheques.

Because money is promised to be paid, the instrument itself can be used by the holder in due course as a store of value. The instrument may be transferred to a third party; it is the holder of the instrument who will ultimately get paid by the payer on the instrument. Transfers can happen at less than the face value of the instrument and this is known as discounting; e.g., this may happen if there is doubt about the payer's ability to pay.

MEANING OF NEGOTIABLE INSTRUMENTS

According to Section 13 (a) of the Act, “Negotiable instrument means a promissory note, bill of exchange or cheque payable either to order or to bearer, whether the word “order” or “bearer” appear on the instrument or not.” in the words of Justice, Willis, “A negotiable instrument is one, the property in which is acquired by anyone who takes it bonafide and for value notwithstanding any defects of the title in the person from whom he took it”. Thus, the term, negotiable instrument means a written document which creates a right in favour of some person and which is freely transferable.
OBJECTIVES
After reading this lesson, you should be able to Understand meaning, essential characteristics and types of negotiable instruments; Describe the meaning and marketing of cheques, crossing of cheques and cancellation of crossing of a cheque; Explain capacity and liability parties to a negotiable instruments; and • Understand various provisions of negotiable instrument Act, 1881 regarding negotiation, assignment, endorsement, acceptance, etc. of negotiable instruments.

CHARACTERISTICS OF NEGOTIABLE INSTRUMENT:
• Writing and signature according to rules.
• Payable by legal tender money of India.
• Acquisition of property.
• Free transferable property.
• Good title to the instrument.
• No need of giving notice.
• Rights of the holder in due course.
• Presumptions for all negotiable instruments.

TYPES OF NEGOTIABLE INSTRUMENT PROMISSORY NOTES.
Meaning:
A promissory note is an instrument in writing which contains an unconditional undertaking signed by the maker, to pay a certain sum of money only to or to the order of a certain person or to the bearer of the instrument.

Parties of promissory notes:
Maker:
The person who draws and signs the promissory note and promises to pay.
Payee:
The person to whom the payment is promised by the maker.

Essential elements of promissory notes:
All kinds of negotiable instruments including and promissory note must be in writing.
Contains an express or unconditional promise to pay.
Must be signed by the maker.
Both the drawer and the payee must be indicated or disgusted.
Sum payable must be certain ad specific.
Must not be capable of contingent subtractions or additions.

BILL OF EXCHANGE.

Meaning:
“A bill of exchange is an instrument in writing containing an unconditional order, signed by the maker, directing a certain person to pay a certain sum of money only to, or to the order of a certain person to the bearer of the instrument.”

Parties of bill of exchange:

Drawer:
the person who draws the bill. He is the creditor who receives the money.

Drawee:
the person on whom the bill is drawn. He is the debtor who has to pay the money.

Payee:
payee is to whom the bill is payable. He may be the drawer or any other person.

Features:
Must be in writing.
Must contain an unconditional order.
Drawn for the value received.
Must be signed by the drawer.
Requires acceptance by the Drawee.
Must be to pay money only.
Sum payable must be certain.
Is chargeable with stamp duty.

ADVANTAGES:
The holder of the bill can receive the money even after the due date of the bill. He can do so by discounting the bill with its bank.
The bill can be transferred to another person.
It enables the buyer to purchase the goods without making actual payment. He can accept the bill and make payment at a later date.
It is binding on the Drawee to make payment once bill is accepted.
Payment has to be made on due date by the Drawee.
CHEQUES.

Meaning:
A cheque is an important credit instrument.
Section 06 of the negotiable instrument act, 1881, defines, “A cheque is a bill of exchange draws on a specified banker and not expressed to be payable otherwise than a demand”.

TYPES OF CHEQUES:
Bearer cheque.
Order cheque.
Crossed cheque.
Post-dated cheque.
Pre-dated cheque.
Stale cheque.
Blank cheque.
Foreign cheque.

DRAWBACK OF NEGOTIABLE INSTRUMENT

AT a recent bankers' conference certain legal problems were being considered and a question was raised concerning the time at which the statute of limitations began to run on a bank draft. Various views were expressed, although authority for the statements was not cited. It was in this manner that my attention was directed to the fact that in our treatment of negotiable instruments, the statute of limitations is sadly neglected.

FIXED MATURITY

Negotiable instruments bearing a fixed date of maturity usually cause little difficulty. Since the statute is so drawn in most states that it begins to run only from the time a cause of action accrues, the maturity date of time paper sets the point at which the statute begins to run against the primary party. By express provisions in many states a partial payment tolls the statute and starts it running anew. It might well be mentioned in passing that payments by a primary party do not extend the statutory period for secondary parties. Likewise, payments by an indorser will not extend the statute as against the maker of a note.

A problem is presented by those instruments which carry an acceleration clause. What is the true maturity date of an instrument which provides for earlier payment in case a certain event, such as failure to pay interest, occurs? Should the statute of limitations begin to run from the fixed maturity date or, if the condition which is to hasten payment occurs, from the date upon which the holder might have demanded payment? A similar problem in negotiable instruments is presented in a consideration of holders in due course. Although the
language employed in the instrument is clear and would indicate that acceleration is to be automatic, some of the courts hold that the provision is inserted for the protection of the holder and does not mature the instrument unless the holder has elected to declare it due. Other courts hold the provision to be self-executing, and any taker after the event has occurred which was to hasten payment is a taker of tenor maturity. One would expect to find similar differences when the statute of limitations is considered, and this expectation seems to be fulfilled in two rather recent federal cases.

SUGGESTION:

In India, prior to the enforcement of the present Negotiable Instrument Act, English Acts and Statutes dealing with this subject were in force. The frequent use of negotiable instruments in personal as well as business transaction in India was also not a totally new practice during the British regime. The reason was that since olden days, the use of such instruments like Hundies, was prevalent in India. When British regime established in India three fold system in this regard was enforced and Muslims were governed by their respective personal law. The Europeans were governed for that purpose by English laws, whenever there was any conflict between personal laws, i.e. Hindu Law or Muslim law with English Bill of Exchange and there was no proof of any specific usage, the English law had to prevail. Thereafter, various English Acts and statutes were enforced in India to deal with the matters relating to negotiable instruments. Those acts and Statutes were enforced in India to deal with the matters relating to negotiable instruments. The law merchant treated negotiable instruments as instruments that oiled the wheels of commerce and facilitated quick and prompt deals and transactions. This continues to be the position as now recognized by Legislation through possibly a change is taking place with the advent of credit cards, debit cards and so on it was said that negotiable instruments are merely instruments of credit, readily convertible into money and easily passable from one hand to another. With expanding commerce, growing demand from money could not be met by mere supply of coins and the instrument of credit took the function of money which they represented and thus became by degrees, articles of traffic. A man dared not dishonor his own acceptance of a bill of exchange, lest his credit be shaken in the commercial world.

REFERENCES:


IDENTIFICATION AND CHARACTERIZATION OF BIODEGRADABLE NANODEVICES PRESENT IN ANIMALS AND THEIR BIO-NANO COMPONENTS

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ABSTRACT

Fast growth in nano technology is increasing the probability of engineered nano materials coming into contact with humans and the environment. The present investigation is focused on the biophysicochemical studies ranging from foraminifera to vertebrates. The objective of this study consist of the determination of bionanomaterials properties such as size, shape, microporous, surface chemistry, roughness and surface coatings. This knowledge is important from the perspective of biocompatible nanomaterials. The presence of smart nano devices in animal kingdom will enable us to identify, understand, manipulate, improve the way we produces the devices. It is intended to be helpful to a broad field including biotechnology, nanotechnology and material technology and also for industrial and pollution abatement application, there by significant improvements in human quality of life at large.

Keywords: Nanotechnology, microporous, foraminiferan, biocompatible and nanodevices.

INTRODUCTION

The benthic foraminifera, single-celled eukaryotes, have been shown to be suitable and reliable proxies of Nano technological impacts in marine environments. Although major advances have been achieved over 50-60 years, we still far from fully understand the benthic foraminifera rich chemical information encoded in fossilshells. Marine shells are made from calcium carbonate, drawing the calcium and carbon from surrounding seawater. The animal first grows a soft template for the mineral to grow over and this template is trapped within the growing skeleton, it acts as a snapshot of the chemical conditions during the first part of skeletal growth.

Nanotechnology is manipulation of matter on an atomic, molecular, and supramolecular scale. The earliest, widespread description of nanotechnology referred to the particular technological goal of precisely manipulating atoms and molecules for fabrication of macroscale products, also now referred to as molecular nanotechnology. Generally, nanotechnology deals with developing materials, devices, or other structures with at least one dimension sized from 1 to 100 nanometers.

The main aim of this preliminary investigation is to document the cytological response of the benthic foraminifer’s shells by better understanding the exact mechanism of shell growth so that it can be used to
reconstruct more useful biocompatible objects. This paper further aims to microscopically analyze the tiny sections of foraminifera template. In this study, we also propose new criteria for identifying different types of shells and demonstrate its morphological characterization, Standardization and isolation of foraminiferan shells as study model, Identification of the unique structure as nano devices, qualitative estimation of the composition and study their role in the formation of nanostructures and investigation of the morphology of unique characterization of the shell surface.

MATERIALS AND METHODS

By using an integrated multidisciplinary approach the shells were examined in detail the method applied included inductively coupled plasma atomic emission spectroscopy (ICP-AES) and SEM Scanning –Electron Microscope. Model study materials having unique properties arising from their nanoscale dimensions are used in this study – foraminifera.

In this study surface sand sediment samples with undisturbed shells were retrieved from Konkan beaches and prepared at the size fractions from 100 μm to 1000 μm., the sediment was homogenized and sieved over a 500-μm screen. The >500 μm fraction was discarded to remove potentially disturbing effects of bioturbators (i.e., macrofauna and large meiofauna). The <500 μm fraction, which bears foraminifera, was deposited on the slide to form a uniformly dispersed as a thin film. Sedimentation and centrifugation was used to accelerate the process of phase separation.

![Sample 1](image1.png)  ![Sample 2](image2.png)  ![Sample 3](image3.png)

Fig: 1 Model study materials sample 1 to 3

MICROSCOPIC ANALYSES

Picked specimens were fixed with 2.5% glutaraldehyde (TAAB Laboratories Equipment Ltd., West Berkshire, UK) in ASW for 3 h at 4°C. After 5 washings with ASW, foraminiferal specimens were post-fixated with 1% osmium tetroxide (OsO₄; EMS, Hatfield, PA, USA) in ASW for 2 h at room temperature. Following 5
washings, specimens were dehydrated in a graded series of ethanol baths, from 50% to 100% and immersed in propylene oxide (EMS) for 2 times, 10 min each. (ICP-AES) was used to assess the chemical composition of particles within the foraminiferal test.

RESULTS

• A major result is the identification of the template by qualitative analysis and the most striking feature is the presence of more magnesium and sodium atoms than expected, and that this could influence how the mineral in the shell begins to grow around it. This study once again shows that benthonic foraminifer’s structure is accurate, quick, and cost effective proxies to develop biodegradable nanostructures.

Fig: 2 CHEMICAL ANALYSIS of tiny chambers of foraminifera shells

<p>| | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Magnesium</td>
<td>15%</td>
</tr>
<tr>
<td>Sodium</td>
<td>12%</td>
</tr>
<tr>
<td>SILICON</td>
<td>3%</td>
</tr>
<tr>
<td>CALCIUM</td>
<td>6%</td>
</tr>
<tr>
<td>THORIUM</td>
<td>Traceable</td>
</tr>
</tbody>
</table>

Results show the interface has complex physical structure and chemical composition that can help explain the templating process.

MORPHOLOGICAL ANALYSIS

Fig: 3 Isolated shells are analyzed by SEM representative photographs are shown in the picture.
DISCUSSION

After studying the characteristic of populations and chambers of the shell, the dimensionalities play a major role in determining the characteristic of nanomaterials. Nanomaterials can be classified in 0D, 1D, 2D AND 3D nanomaterials which includes physical, chemical and biological characteristics. According to SEM study it shows 2D level. The study also shows that with the decrease in dimensionality, an increase in surface-to-volume ratio is observed. This indicates that smaller dimensional nanomaterials have higher surface area compared to 3D nanomaterials. Recently, two dimensional (2D) nanomaterials are extensively investigated for electronic, biomedical, drug delivery and biosensor applications. ICP-AES shows the different elements like silicon, calcium and thorium at various percentages as indicated in the result table. Based on the chemical analysis the bio compatibility of the Nano materials can be used. The SEM study shows the morphological description of the shell surface and its porosity (pore nature).

CONCLUSIONS

The identification and characterization of the benthicforaminiferal species were evaluated at cytological levels. On the basis of SEM and ICP-AES analyses, it was possible to recognize numerous morphological details of the shells for its unique structural chambers which can be modified to recreate objects for the following applications.

• Nanotechnology may be able to create many new materials and devices with a vast range of applications, such as in nanomedicine, nanoelectronics, biomaterials energy production, and consumer products.

• Nanofibers are used in several areas and in different products, in everything from aircraft wings to tennis rackets. Inhaling airborne nanoparticles and nanofibers may lead to a number of pulmonary diseases, e.g. fibrosis. Researchers have found that when rats breathed in nanoparticles, the particles settled in the brain and lungs, which led to significant increases in biomarkers for inflammation and stress response and that nanoparticles induce skin aging through oxidative stress in hairless mice.

• A two-year study at UCLA’s School of Public Health found lab mice consuming nano-titanium dioxide showed DNA and chromosome damage to a degree "linked to all the big killers of man, namely cancer, heart disease, neurological disease and aging".

• A major study published more recently in Nature Nanotechnology suggests some forms of carbon nanotubes – a poster child for the "nanotechnology revolution" – could be as harmful as asbestos if inhaled in sufficient quantities. Anthony Seaton of the Institute of Occupational Medicine in Edinburgh, Scotland, who contributed to the article on carbon nanotubes said "We know that some of
them probably have the potential to cause mesothelioma. So those sorts of materials need to be handled very carefully." In the absence of specific regulation forthcoming from governments, Paull and Lyons (2008) have called for an exclusion of engineered nanoparticles in food.³ A newspaper article reports that workers in a paint factory developed serious lung disease and nanoparticles were found in their lungs.⁴ The future Nano systems will be a hybrids of silicon technology and biological molecular machines.(Carlo Montemago)

• The current study helps to identify such a Nano molecular systems for a future manufacturing technology specially; based on its mechanical functionality and molecular assembly.

• Biological machines can be produced which has plenty of application in Nano medicine-Biochemical application like tissue engineering, drug delivery and biosensors.

• Nanoscale materials such as Nano pillars are sometimes used in solar cells which combats the cost of traditional Silicon solar cells.

• Based on Biomimetic principles – Biomimicry and Bio mineralization seeks to apply biological methods and systems found in nature to the study and design of engineering systems and modern technology.

REFERENCES


ACKNOWLEDGEMENT

I thank SAIF – IIT BOMBAY for providing instrumentation facility.
STUDY OF AEROMYCOFLORA IN RATNAM COLLEGE CAMPUS.

Ms. Upasana Singh and Ms. Premlata Bind
Second Year B.Sc.

Abstract:
Fungi are ubiquitous in distribution and are a serious threat to public health. Many fungal spores cause allergy in sensitive individuals. Many fungi cause mild or annoying conditions, such as athlete's foot and ringworm, other human pathogens can cause severe diseases.

Asthma is a common respiratory disorder that a large number of populations suffer with. Airborne fungal spores are one of the causes for triggering asthmatic response in sensitive people. India being a tropical country with high heat and humidity, fungal growth is aplenty and this exposes people to more fungal infections.

The aim of our experiment was to study the diversity of air-borne fungal flora at the places most frequented by students in the college campus. To trap the air borne myco-flora petriplate exposure method using PDA (Potato Dextrose Agar) media was used. These petriplates were kept in Library, Canteen and Botany Laboratory in the months of August and September 2016.

Species of Aspergillus, Rhizopus and Fusarium were common at all the places.

Keywords: Allergy, Infections, Airborne fungi, Aspergillus, Rhizopus, Fusarium.

Introduction: Quality of air has direct bearing on the well being of people. In addition to gases, dust particles and water vapour, air also contains microorganisms. There are vegetative cells and spores of bacteria, fungi and algae, viruses and protozoan cysts. These are derived from other natural sources like soil, vegetation, animals and humans. The number of mycospores is very less in air but it is a major source of infection to humans. Exposure to outdoor air microorganisms has been associated with allergic respiratory symptoms, asthma exacerbation, asthma related death and infections (Dales et al., 2004; Peternel et al., 2004). There is increase in the number of allergic reactions to fungal spores in young people who spend most of the time outdoors. These allergic symptoms persist throughout the year (Jain, 2000). Some common fungal diseases and their causative agents are as follows:

<table>
<thead>
<tr>
<th>Fungal diseases</th>
<th>Causative agents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aspergillosis</td>
<td>Aspergillus fumigatus</td>
</tr>
<tr>
<td>Blastomycosis</td>
<td>Blastomyces dermitidis</td>
</tr>
<tr>
<td>Gilchrist’s disease</td>
<td>B. braziliensis</td>
</tr>
<tr>
<td>Candidiasis</td>
<td>Candida albicans</td>
</tr>
<tr>
<td>Coccidiomycosis</td>
<td>Coccidioides immitis</td>
</tr>
<tr>
<td>Cryptococciosis</td>
<td>Cryptococcus neoformans</td>
</tr>
<tr>
<td>Histoplasmosis</td>
<td>Histoplasma capsulatum</td>
</tr>
</tbody>
</table>
Materials and Methods:

Three most frequented places by students in college campus were selected for study of air borne micro-flora. These places were Laboratory of Botany Department, Library of college and Canteen of College. To trap the air borne myco-flora petriplate exposure method was used. Air mycoflora of these locations were trapped in petriplates of 8cm diameter using PDA (Potato, Dextrose, Agar). The petriplates were exposed for 10 mins on site. Then they were sealed and incubated at room temperature for 7 days to allow fungal colonies to develop.

Identification of Fungal colony and fungi was done on the basis of macroscopic and microscopic characters using standard key.

Preparation of PDA: PDA (Potato, Dextrose, Agar) with chloromphenniicol was prepared to trap fungal spores.

Trapping of aeromycoflora: PDA Containing petriplates were exposed at site for 10 minutes to trap the fungal spores.

Incubation: These plates were incubated at room temperature till the appearance of fungal colonies.

Slide preparation and Observation: After the development of the colonies slides were prepared and observed under the microscope.

Observation and Results:
Aspergillus, Fusarium & Rhizopus were observed in different locations as follows.

<table>
<thead>
<tr>
<th>Fungal Colony</th>
<th>Botany Laboratory</th>
<th>College Library</th>
<th>College Canteen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aspergillus</td>
<td>+</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>Fusarium</td>
<td>-</td>
<td>+</td>
<td>-</td>
</tr>
<tr>
<td>Rhizopus</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
</tbody>
</table>

Aspergillus, Fusarium & Rhizopus as seen under microscope.

Conclusions

The maximum fungal load in the present study was seen in the canteen followed by Library and then Botany Laboratory. Aspergillus was the most dominant fungi followed by Rhizopus: Fusarium was least abundant.
References


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