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Editor’s Column

The explosion of knowledge at the global hut due to technological dynamics has certainly redefined the very concept of education. The prevailing scenario of education--especially higher education--has become a matter of study and analysis for the scholars and practitioners who have a craving desire to face changes and challenges. It is because we, the human beings, are endowed with the faculty of choice and a free will.

Unlike other species, we are not programmed. We can make choices and use our free will to act and achieve our objectives. Despite the dramatic progress in ICT in education achieved so far at the school and college levels, much remains to be done: each country, to varying degrees, continues to struggle with issues of children out of school and illiterate youths and adults. Inequities in educational opportunities, quality of educational services and level of learning achievement persist by gender, rural/urban locality, ethnic background, and socioeconomic status.

The quality of learning and the capacity to define and monitor this quality is lacking in most developing countries. The means and scope of education continue to be narrow and confined to historical models of delivery, and the use of other channels continues to be ad hoc and marginal. The increase in quantitative and qualitative demand for education is not matched by an increase in resources.

At this juncture, it is safe to state that the polarity of views on the possibility of change is amazing. We, the publishers of Journal of research, are very much excited to view some aspects of these changes through scholarly articles contributed by august scholars and colleagues. The present issue contains papers with critical insight and analysis as well as systematic discussion and deliberation on various themes of language, literature, information technology, commerce and so on. We hope this will certainly be useful for the people who aspire change.

Chief Editor

Dr. Dinesh R. Chavda

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A Case Study on Asian Paints Industry by SWOT Analysis

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ABSTRACT

Asian Paints is India's largest and Asia's third-largest paints company, with over 75 years of the invention. The firm not only manufactures, sells, and distributes paints and coatings, but also has items in the home décor, bath fittings, and other home-related services categories. Asian Paints is a multinational company with operations in 15 countries and 26 paint production sites throughout the world. It has a strong supplier distribution network in India. The corporation selected dealers over distributors to boost its profits and operational efficiency. Through its distinct colour palettes, themes, and innovative designs, Asian Paints sparked a revolution in India. It made 'house décor,' which was previously considered a luxury, affordable to the Indian middle class. The main aim of the study is to find the financial analysis by SWOT and Michael Porter’s 5 Force Analysis of the Asian Paints Industry. This study is a performance-based analysis of the Paints Industry.

Keywords: ***Case study, Paints Industry, SWOT Analysis, Michael Porter’s 5 Force***

I. INTRODUCTION

Asian Paints is India's largest and most well-known paint company. We'll look at the principles of Asian Paints in this study, concentrating on both qualitative and quantitative factors. We will do a SWOT Analysis of Asian Paints, as well as Michael Porter's 5 Force Analysis and a review of Asian Paints' major financials.

Asian Paints is the only business in the world to grow revenues by at least 20% per annum every year for the past 60 years. For the last 30 years. This is remarkable considering that Asian Paints only has an R&D spend of 0.3% and its panits are not of the highest quality in the market. Asian Paint’s success lies in the unique business model pioneered by its founder Champaklal Choksi. In the 1960s paint was sold as an FMCG product. The paint was manufactured from the factory, and went to the distributor, then to the dealer, and finally to the consumer. Asian Paints used it to collect data, from every neighborhood they have a presence in within India. The supercomputer keeps track of what colours, quantities, and sizes are selling for every hour every single day.

II. ABOUT ASIAN PAINTS AND ITS BUSINESS MODEL

Asian Paints is India's largest paint business, Asia's third largest, and the world's ninth largest. For the past seven years, it has established a high bar for operational efficiency, management, world-class innovation, and technical vision.

The paint business is primarily separated into two categories: decorative and industrial. Household paints (interior wall finishes, external wall finishes, enamels, and wood finishes) make up the Decorative section, which is indisputably controlled by Asian Paints in India. Asian Paints is ranked third after Kensai Nerolac and Akzo Nobel in the Industry segment, which comprises industrial paints, automotive coatings, OEM paints, powder coatings, and so on.

Because the ornamental segment is less technologically reliant, some disorganised competitors gobble up a tiny portion of the market. The industry segment, on the other hand, is heavily reliant on technology and is dominated by organised companies.

Asian Paints is a multinational company with operations in 15 countries and 26 paint production sites throughout the world. It has a strong supplier distribution network in India. The corporation selected dealers over distributors to boost its profits and operational efficiency.

The company currently employs over 70,000 retailers across the country. For the past 40 years, it has also been improving its dealers. Asian Paints has a fantastic supply network, with roughly 2.5 to 3 lakh deliveries each day and trucks visiting dealers four times a day.

III. ASIAN PAINTS' INDUSTRY ANALYSIS

The paint business moves in lockstep with the economy and GDP. As the GDP rises, so does the people's spending ability, which is referred to as discretionary expenditure. This business has historically seen double-digit growth in terms of both value and volume, which is why it has always traded at a premium in emerging markets.

The market share of organised players has been steadily increasing for the past two years. The organized-unorganized player ratio is now approximately 70:30, but with technological advancement and appropriate GST implementation, this market share is likely to climb to 85 percent in the next several years.

Given India's recent per capita consumption (of roughly 4kg) in comparison to the rest of the globe, the paint industry in India is predicted to boom in the future years (15kg.) This information shows that India's paint business has a lot of room to develop.

The paint business consumes a lot of raw materials. The majority of raw materials are imported from foreign nations, particularly in India. With the government implementing import limits and supporting the self-sufficiency mission, supply is projected to come from within the nation in the next years, which will be a benefit to the sector and result in a significant increase in operational margins.

IV. MICHAEL PORTER’S 5 FORCE ANALYSIS OF ASIAN PAINTS

Rivalry Amongst Competitors

The organised sector, which includes four corporations, controls 70% of the paint industry (Asian Paints, Berger Paints, Kansai Nerolac and Akzo Nobel). Because it is a raw material-intensive sector, the distribution network is crucial; as a result, there is fierce competition among the rivals.

A Threat by Substitutes

Limewash was formerly considered a viable substitute to paint. However, in the present age, the focus has switched fully to paints. As a result, the threat of replacements is minimal.

Barriers to Entry

Because of the large R&D spending, the industry segment is completely dominated by technical improvements, which prevents the entry of unorganised firms. Established companies have a well-developed and established distribution mechanism that will be tough to disrupt for a newcomer.

Bargaining Power of Suppliers

Paint industry needs around 300 basic ingredients, the majority of which are imported. Titanium oxide, which accounts for a quarter of all raw materials, is in low supply. Petro-based items account for 50% of the total, with substantial price volatility. As a result, suppliers in the paint sector have a lot of negotiation leverage.

Bargaining Power of Customers

When four distinct firms in the same sector offer almost identical items, the industry becomes price sensitive, and customers have a lot of negotiating power. Consumers in this category do not have much negotiating power since the industrial segment draws technologically advanced enterprises with a solid supply chain, which is not supplied by many. As a result, customers in this segment do not have much bargaining power.

V. ASIAN PAINTS' SWOT ANALYSIS

Moving further with our Asian Paints case study, we'll do a SWOT analysis.

1. Strengths

Asian Paints preferred dealers over distributors and wholesalers as soon as they entered the paint market. This choice has proven to be beneficial to the firm, as distributors had wanted a 20% profit, but the suppliers now only receive a 3% margin.

Asian Paints has been investing in the field of technological development for decades. In 1970, Asian Paints purchased a supercomputer for Rs. 8 crore, 10 years before ISRO. It collects nearly twice as much data as its competitors and anticipates trends with a 97 percent accuracy rate.

2. Weaknesses

Asian Paints' industry penetration is far too low, and it confronts intense competition from Kansai Nerolac and Akzo Nobel, both of which are already well-established.

Despite being the world's ninth largest paint firm, the company's global business is significantly below average, with the exception of Bangladesh, Nepal, and the United Arab Emirates.

3. Opportunities

Asian Paints claims to want to be one of the top five paint firms in the world. This might be accomplished by concentrating on the world's rising economies.

In terms of market share, Asian Paints has a chance to grow its market share in the industrial segment because it necessitates world-class technology that the firm can easily purchase.

Paint demand will rise as a result of government programmes (such as the extension of CLSS), rising urbanisation, and the cheap availability of house financing. Asian Paints may profit greatly from its strong distribution network, innovative products, and comprehensive home solutions.

4. Threats

Asian Paints confronts severe competition from both new and established competitors such as Indigo Paints. The worldwide market is dominated by world-class technologically inventive businesses as well.

Because most of the raw ingredients used to make paint are imported, the firm may experience operational disruptions in the event of a pandemic, nation tensions, or other events.

VI. ASIAN PAINTS' MANAGEMENT

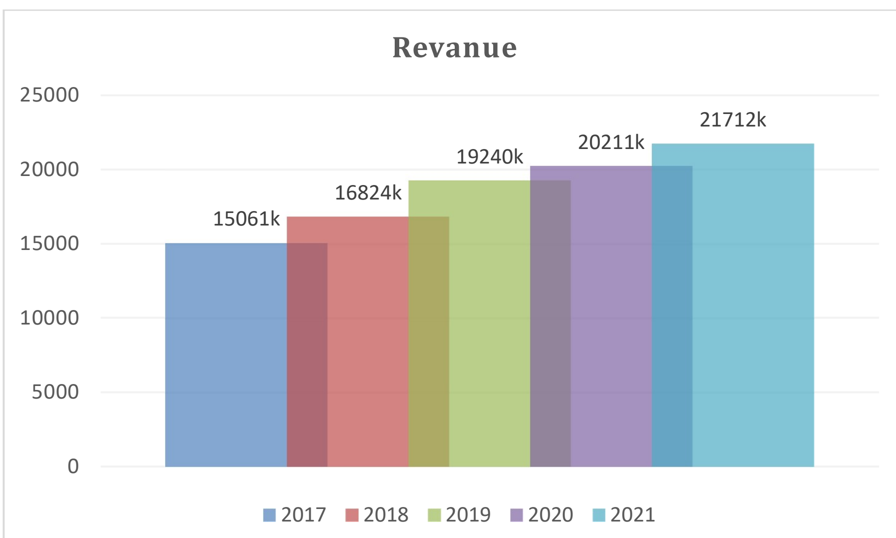
Mr. Champaklal Choksi, the company's visionary founder, created the foundation for effective management. Asian Paints has been establishing standards in managerial skills from its inception, which is one of the reasons it has been one of India's most successful wealth builders.

Mr. Choksi, being a visionary and realising the value and future of technology, purchased a supercomputer for Rs 8 crores in 1970, 10 years before ISRO and 21 years before IIT Bombay, to collect varied data, estimate sales, efficient modifications, and consumer interest. In the firm, this tradition of pure management still exists.

Mr. Amit Syngle, the company's recently appointed MD and CEO, controls only 600 shares (the previous one, Mr. KBS Anand owned mere 270 shares). Asian Paints' board of directors has a diverse range of skills and experience.

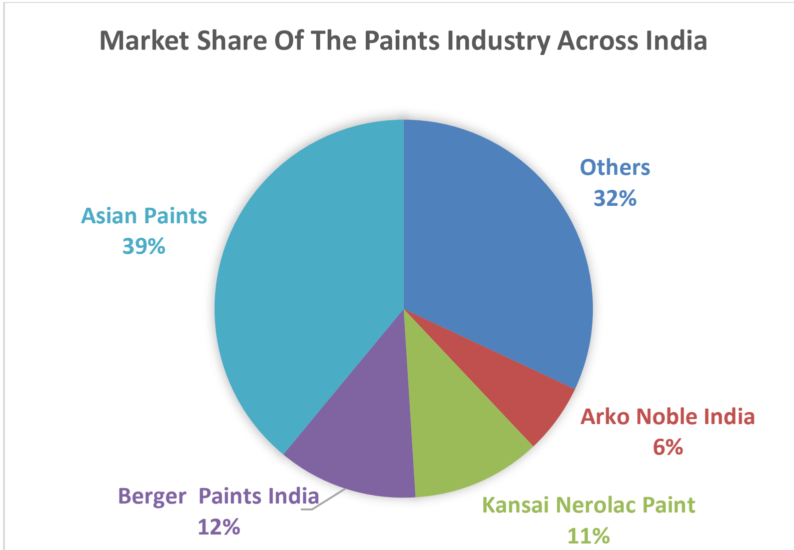
VII. FINANCIAL ANALYSIS OF ASIAN PAINTS

The ornamental section accounts for 84 percent of the company's sales. In FY20, the business introduced a number of value-for-money emulsions that helped it gain market share. The Industrial Coating Business accounts for 2% of the company's revenue. In the car refinish area, the firm is the market leader, and in the OEM segment, it ranks second.



(Source: www.statista.com)

The home improvement business accounts for 2% of overall revenue. Under the name ap royal bathrooms, the corporation has recently attempted to penetrate comprehensive house solutions such as sanitary ware, kitchen, and living area. International Business generates 11% of the business's overall sales, and in FY20, the company increased the product value proposition in major countries such as Egypt, Bangladesh, and Sri Lanka.



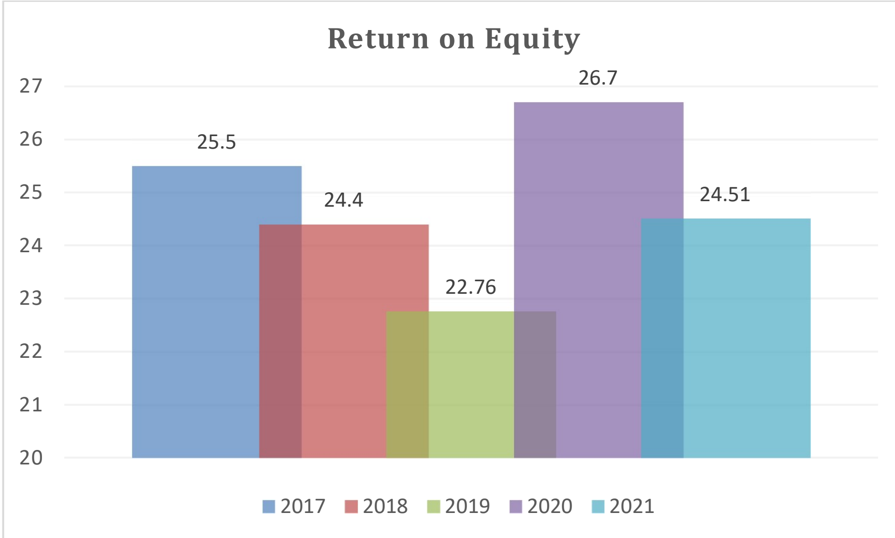
(Source: www.statista.com)

Asian Paints has a 39 percent market share in the Indian paints business, making it the industry leader, followed by Berger Paints (12 percent), Kansai Nerolac (11 percent), Akzo Nobel (6 percent), and Indigo Paints (5 percent). Other small and unorganised firms account for 32% of the market share. With an NPM of 11.66 percent, Asian Paints outperforms its competitors in terms of profitability. Kansai Nerolac (10.44 %) and Berger Paints (8.75 %). Despite having break-even cash flows, the firm has a solid operational cash flow, with a jump of Rs 495.15 crores from Financial Year 2019-20 (Rs 99.92 crore) to Financial Year 2020-21 (Rs 495.15 crore).

VIII. ASIAN PAINTS' FINANCIAL RATIOS

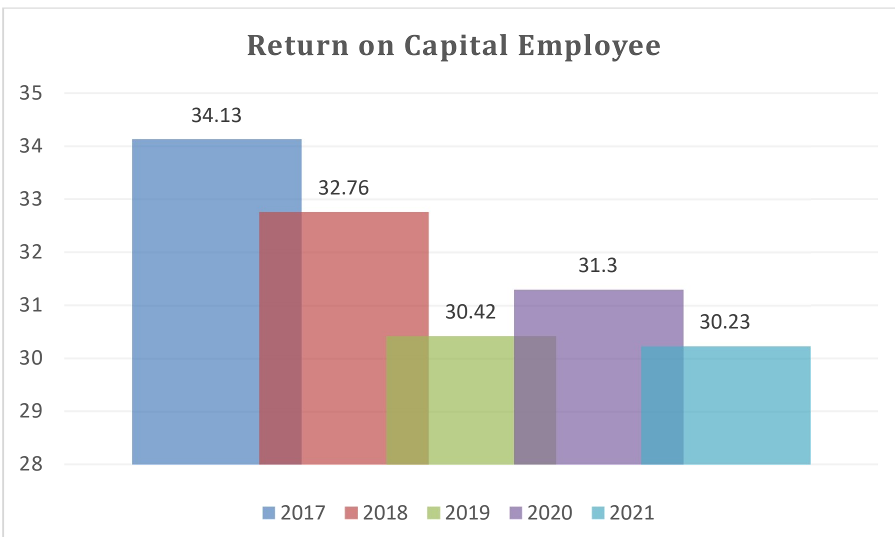
Profitability Ratios

Asian Paints has an EBITA Margin of 17.83%, which is constantly rising from the last few years and it is the highest among its peers. The recent rise from 16.99% in FY 19 to 17.83% in FY20 is mainly due to falling crude prices. Asian Paints has been constantly delivering a massive RoE of above 25% for a lot of years. The current RoE stands at 27.79%.

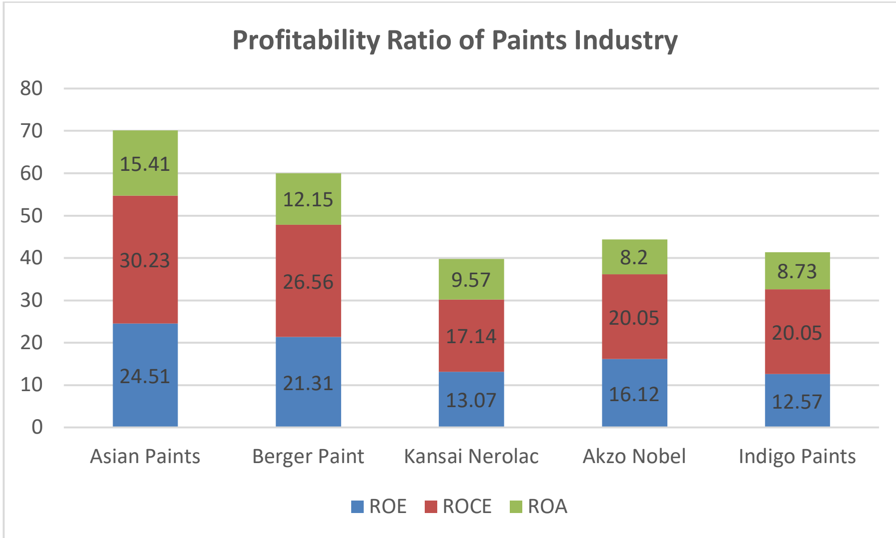


(Source: www.moneycontrol.com)

For the FY20 the RoCE is standing at a massive 35.83%. However, there has been a decreasing trend in RoCE for the last couple of years mainly due to increased competition, additional CAPEX and investment for future growth.



(Source: www.moneycontrol.com)



(Source: www.moneycontrol.com)

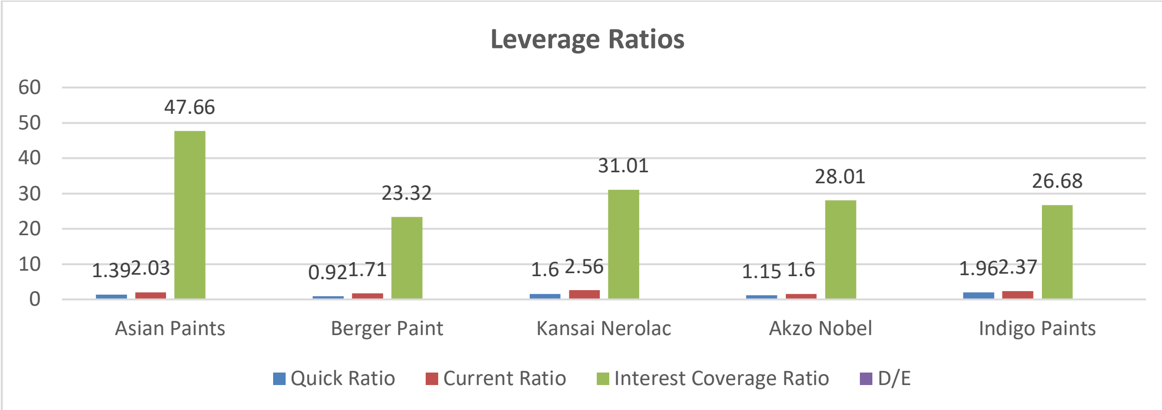
The above chart shows the profitability ratio of the paints industry. The data show the increasing line of Asian Paints and other paints industries are not above the top of Asian Paints. The Second highest profitability is Berger Paints and the lowest rate is Indigo Paints.

Leverage Ratios

Current Ratio for the FY20 is 2.03% for the company, which has seen continuous improvement for the last couple of years. Current Ratio above 1.33% is considered healthy. The Company is almost debt-free with Debt-to-Equity ratio of a mere 0.03. It means the company is funding additional projects from the equity. The quick ratio of the company is 1.39 for the latest financial year. Although liquidity has not improved in the last few years, it has maintained a threshold requirement.

Companies	**Quick Ratio**	**Current Ratio**	**Interest Coverage Ratio**	**D/E**
Asian Paints	1.39	2.03	47.66	0.03
Berger Paint	0.92	1.71	23.32	0.11
Kansai Nerolac	1.6	2.56	31.01	0.04
Akzo Nobel	1.15	1.6	28.01	0
Indigo Paints	1.96	2.37	26.68	0

(Source: www.moneycontrol.com)



(Source: www.moneycontrol.com)

Efficiency Ratios

Asset turnover Ratio has seen a continuous fall from FY 16(1.83). Currently, the ratio is 1.44%. However, there has been a similar fall for the entire peers of the industry and Asian Paints still has a better figure than the peers.

Turnover Ratios	**Mar-21**	**Mar-20**	**Mar-19**	**Mar-18**	**Mar-17**
Asset Turnover Ratio (%)	106.59	125.11	118.19	122.06	121.25
Inventory Turnover Ratio (X)	5.72	5.96	6.11	6.33	5.73

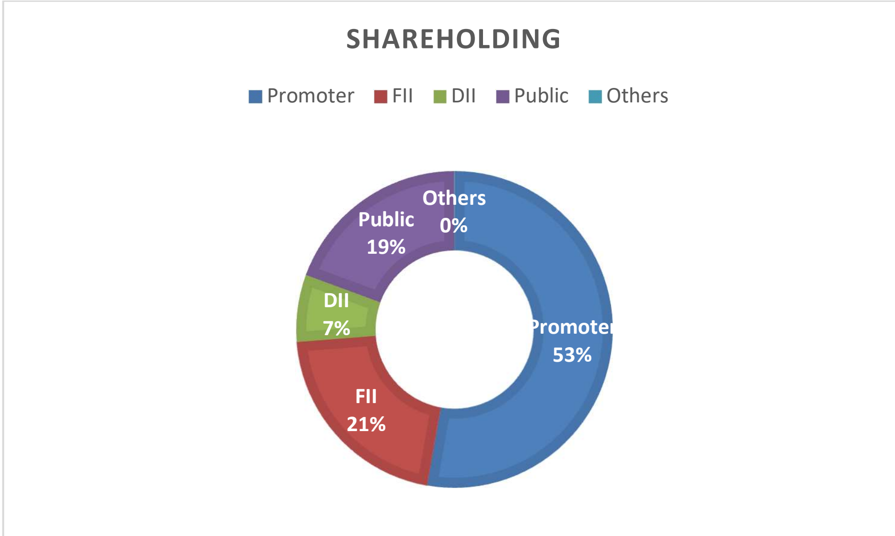
(Source: www.moneycontrol.com)

The inventory turnover Ratio for FY20 is 7.14%, which is the highest among the peers. However, an entire industry has seen a fall in this ratio from the last few years.

The number of payable days has decreased from the previous fiscal year (52.73 to 50.51), which shows the supplier's bargaining power over the company, whereas the receivable days are continuously increasing from the last few years indicating stiff competition.

IX. SHAREHOLDING PATTERN OF ASIAN PAINTS

Promoters own 52.79 percent of the corporation, with 10.67 percent of the shares pledged. For the previous few quarters, promoter holdings have been stable, while pledging of shares has decreased from 12.53 percent in December 2019 to 10.67 percent in December 2020. Nonetheless, pledges of more than 10% are concerning.



(Source: www.moneycontrol.com)

For the past several quarters, FII holdings have been steadily expanding, with a shareholding of 17.24 percent in September 2019 rising to 21.13 percent in the most recent quarter. Nearly 7.10 percent of the corporation is owned by DIIs. However, during the past several quarters, the DII's investment in Asian Paints has been steadily declining. In Asian Paints, the public holding has been relatively constant at roughly 19-20 percent.

X. CONCLUSION

Although there are many additional opportunities to investigate, this article should have provided a basic understanding of Asian Paints. Asian Paints is India's largest paint firm, specializing in the production, sale, and distribution of paints, coatings, and other home décor, bath fittings, and other items. The company's headquarters are in Mumbai, Maharashtra. It is India's largest paints company, as well as Asia's third-largest. Asian Paints operates in 15 countries, with total revenue of INR 202.1 billion, while creating shareholder equity and retaining a reputation for professionalism and rapid expansion. Every day, since Asian Paints has an already large consumers base, along with having more points of data collection, it collects 6 to 20 times more data than its nearest consumer, allowing it to refine its system even further. This ensures that no paint company in India be able to compete.

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"ઉમરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં અધ્યયન – અધ્યાપનની સમસ્યાઓનો અભ્યાસ"

આહિર રમેશભાઇ ડાહ્યાભાઇ
એમ. એડ્ (સેમ-3)
વી. એન. એસ. જી. યુ. સુરત
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સારાંશ : કેળવળીએ માનવની સર્વદેશીય પ્રતિભાવો વિકાસ જે પ્રક્રિયા દ્વારા થાય તે કેળવણી છે. કૌટિલ્યએ જણાવ્યુ હતુ કે, "માનવીને ચારિત્ર્યવાન અને જગતને ઉપયોગી બનાવે તેને જ શિક્ષણ કેહવાય" પ્રસ્તુત સંશોધનમાં ગુજરાત રાજય દ્વારા સંચાલિત વલસાડ જિલ્લાની ઉમરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમા અધ્યયન–અધ્યાપનની સમસ્યાઓનો અભ્યાસ હતો. જેનો મુખ્ય ઉદ્દેશ ઉમરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં અધ્યયન–અધ્યાપનની સમસ્યાઓનો જાણકારી મેળવવી. સંશોધનમાં ઉમરગામ તાલુકાની ૧૦ ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં અધ્યયન–અધ્યાપનની સમસ્યાઓનો અભ્યાસ કરવા માટે ૧૦ શિક્ષકો અને ૩૦૦ વિધાર્થીઓની પસંદગી કરવામાં આવી હતી. સંશોધનમાં માહિતી એકત્ર કરવા માટે સંશોધકે પ્રશ્નોવલીનો ઉપયોગ કરીયો હતો તથા માહિતી પૃથક્કરણ માટે ટકાવારીનો ઉપયોગ થયો હતો.પ્રસ્તુત સંશોધનના તારણોની ચર્ચા સંશોધન પેપરમાં કરવામાં આવી છે.

ચાવીરુપ શબ્દો :

ઉમરગામ તાલુકા, ઉચ્ચત્તર માધ્યમિક ,અર્થશાસ્ત્ર અધ્યયન, અધ્યાપન

૧. પ્રસ્તવાના :

માનવીના વિકાસ તથા પ્રગતિનો આધાર શિક્ષણ પર રહેલો છે. શિક્ષણ થકી વ્યકિતના હૃદયનું પરિવર્તન તથા સંસ્કારોનું સિંચન થાય છે. શિક્ષણનું કાર્ય દરેક વ્યકિતના જીવનને ઉન્તત અને સમૃદ્ધ બનાવવાનું છે. આ હેતુને ધ્યાનમાં રાખીને ગાંધીજીએ બુનિયાદી કેળવણીની હિમાયત કરી હતી અને સરકારે ૬ થી ૧૪ વર્ષના વયજૂથના તમામ બાળકોનું શિક્ષણ મફત , ફરજિયાત અને સાર્વત્રિક બનાવ્યુ છે. વિકાશીલ ભારતના શિક્ષકો , કેળવણીકારો તથા અન્ય સહ કોઇ શિક્ષણને લગતી સમસ્યામાં તથા ઉકેલમાં રસ દાખવી રહ્યા છે. પરંતુ અગણિત સમસ્યાઓ સામે નિષ્ણાંત માનવબળ તથા સાધન સંમતિ મર્યાદિત છે. આથી શિક્ષણ ક્ષેત્રો ખરા અર્થમાં સ્પર્શતી સમસ્યાઓની અગ્રતા ક્રમ ઉકેલવામાં પ્રયત્નો કરવા જોઈએ.

શાળા જીવનમાં ઉચ્ચત્તર માધ્યમિક કક્ષાએ વિધાર્થીઓ એ વિવિધ પ્રવાહોમાં , વિવિધ વિષયોનો અભ્યાસ કરવાનો હોય છે. જેમાં સામાન્ય પ્રવાહના વિવિધ વિષયો પૈકી અર્થશાસ્ત્ર વિષય એક સવિશેષ સ્થાન ધરાવે છે. અર્થશાસ્ત્ર થકી વિધાર્થી જરુરી પાયાનું વ્યવહારુજ્ઞાન પ્રાપ્ત થાય છે. અર્થશાસ્ત્ર વિષય મહત્વનો હોવા છતા વિધાર્થીઓમાં ઉદાસીનતા જોવા મળે છે. આ પાછળનું મહત્વનુ કારણ શિક્ષણ કાર્યમાં અધ્યાયન-અધ્યાપનની સમસ્યા હોય શકે. માટે સંશોધક પ્રસ્તુત સંશોધન હાથ ધર્યુ હતુ.

૨. સંશોધનના હેતુઓ

પ્રસ્તુત સંશોધન નીચેના હેતુઓને ધ્યાનમાં રાખીને કરવામાં આવ્યું છે.

- ૧. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષય શીખવતા શિક્ષકોનેઅધ્યાપનમા પડતી સમસ્યાઓનો અભ્યાસ કરવો.
- ૨. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયના શિક્ષકો દ્વારા ઉપયોગમાં લેવાતા ઉપકરણોની ઉપલબ્ધતા અને વિનિયોગ અંગેની સમસ્યાઓનો અભ્યાસ કરવો
- ૩. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને અધ્યપનની સમસ્યાનો અભ્યાસ કરવો.
- ૪. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને ગૃહકાર્યની સમસ્યાનો અભ્યાસ કરવો.
- ૫. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને મૂલ્યાકનનીસમસ્યાનો અભ્યાસ કરવો.
- ૬. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને શૈક્ષણિકઉપકરણોનો શિક્ષણમાં વિનિયોગ સંદર્ભમાં સમસ્યાનો અભ્યાસ કરવો.
- ૭. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને પાઠયપુસ્તકવિષય વસ્તુના સંદર્ભમાં સમસ્યાનો અભ્યાસ કરવો.
- ૮. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને સંદર્ભસાહિત્ય સંબંધી સમસ્યાનો અભ્યાસ કરવો.
- ૯. ઉચ્ચત્તર માધ્યમિક શાળામાં અથૅશાસ્ત્ર વિષયમાં વિધાર્થીને સહ –અભ્યાસ પ્રવૃતિ સંબંધી સમસ્યાનો અભ્યાસ કરવો.

૩. સંશોધનના પ્રશ્નો

- ૧. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થી શીખવતા શિક્ષકોને અધ્યાપનમાં કઇ – કઇ સમસ્યાઓ છે?
- ૨. ઉચ્ચત્તર માધ્યમિક શાળામાં શિક્ષકોના મતે અર્થશાસ્ત્ર વિષયમાં કયાં –કયાં ઉપકરણો ઉપલબ્ધ છે? તેનો વિનિયોગ કઇ રીતે કરે છે?
- ૩. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને અધ્યયન પ્રક્રિયાના સંદર્ભમાં કઇ – કઇ સમસ્યા છે?
- ૪. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને ગ્રૃહકાર્યના સંદર્ભમાં કઇ-કઇ સમસ્યા છે?
- ૫. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને મૂલ્યાંકન સંદર્ભમાં કઇ-કઇ સમસ્યા છે?
- ૬. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને શૈક્ષણિક ઉપકરણોના વિનિયોગ સંદર્ભમાં કઇ-કઇ સમસ્યા છે?
- ૭. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને પાઠયપુસ્તક વિષય વસ્તુના સંદર્ભમાં કઇ-કઇ સમસ્યા છે?
- ૮. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને સંદર્ભગ્રથો કેટલા પ્રમાણમાં ઉપલબ્ધ છે?
- ૯. ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં વિધાર્થીને સહ – અભ્યાસિક પ્રવૃતિઓના સંદર્ભમાં કઇ-કઇ સમસ્યા છે?

૪. સંશોધનનું મહ્ત્વ

પ્રસ્તુત સંશોધનનુ મહત્વ નીચે મુજબ છે.

- (૪.૧) અર્થશાસ્ત્ર વિષયનું અધ્યયન કરતા વિધાર્થીઓની સમસ્યા જાણી જે તે ક્ષેત્રમાં સૂચક ફેરફારો કરવા ઉપયોગી નીવડશે.
- (૪.૨) વિધાર્થીઓની સમસ્યા જાણી તેમનો અર્થશાસ્ત્ર વિષયનો અણગામો દૂર કરી શકાશે
- (૪.3) અર્થશાસ્ત્ર વિષયને લગતા ઉપકરણોની ઉપલબ્ધતા અને તેના વિનિયોગ અંગે જાગૃતતા લાવી શકાશે.
- (૪.૪) અર્થશાસ્ત્રના શિક્ષકને અધ્યાપન પદ્ધતિઓ સુધારણા માટે ઉપયોગી નીવડશે.

- (૪.૫) સંશોધનના તારણો શાળાઓને અર્થશાસ્ત્ર વિષયનુ પરિણામ ઊંચુ લાવવા માટે ઉપયોગી નીવડશે.

૫. સંશોધનનું સીમાંકન

પ્રસ્તુત સંશોધનનું સીમાંકન નીચે મુજબ છે.

- (૫.૧) પ્રસ્તુત સંશોધન માત્ર ઉમરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાઓ પૂરતું સીમિત હતું.
- (૫.૨) પ્રસ્તુત સંશોધનમાં માત્ર અર્થશાસ્ત્ર વિષયના શિક્ષકોનો જ સમાવેશ કરવામાં આવ્યો હતો.
- (૫.૩) પ્રસ્તુત સંશોધન ઉચ્ચતર માધ્યમિક શાળામાં વિવિધ વિષયો પૈકી માત્ર અર્થશાસ્ત્ર વિષય પૂરતુ જ સીમિત હતુ.
- (૫.૪) પ્રસ્તુત સંશોધનમાં માહિતી એકત્રિકરણ માટે ઉપકરણ તરીકે પ્રશ્નોવલીનો ઉપયોગ કરવામાં આવ્યો હતો.

૬. સંશોધન પદ્ધતિ

પ્રસ્તુત સંશોધનમાં સર્વેક્ષણ પદ્ધતિનો ઉપયોગ કરવામાં આવ્યો હતો. જેમાં નીચેના મુદ્દા આવરી લેવામાં આવ્યા હતા.

(૬.૧) વ્યાપવિશ્વ અને નમૂના પસંદગી

પ્રસ્તુત સંશોધનનુ વ્યાપવિશ્વ વલસાડ જીલ્લાની ઉમરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળાનો સમાવેશ થયો હતો. નમૂના તરીકે ૧૦ શાળા અને ૩૦૦ વિધાર્થીઓનો સમાવેશ થયો હતો.

(૬.૨) ઉપકરણો

પ્રસ્તુત સંશોધન માટે જરૂરી માહિતી એકત્ર કરવા માટે સંશોધકે બંધ જવાબી પ્રશ્નાવલીની રચના કરી હતી.

૭. માહિતી એકત્રીકરણ અને પૃથક્કરણની રીત

પ્રસ્તુત સંશોધનમાં સંખ્યાત્મક પ્રકારની માહિતી એકત્ર કરવામાં આવી હતી. તેમ જ તેનું પૃથક્કરણની વિગત નીચે કોષ્ટકમાં દર્શાવેલ છે.

ક્રમ	નમૂનો	ઉપકરણ	માહિતી પૃથક્કરણની રીત	સંખ્યા
૭.૧	શિક્ષક	બંધ જવાબી પ્રશ્નાવલી	ટકાવારી	૧૦
૭.૨	વિધાર્થી	બંધ જવાબી પ્રશ્નાવલી	ટકાવારી	૩૦૦

પ્રસ્તુત સંશોધનમાં માહિતી પૃથક્કરણ માટે નીચે મુજબના આંકડાશાસ્ત્રીય સૂત્રોનો ઉપયોગ કરવામાં આવ્યો હતો.

$$\text{ટકાવારી} = \frac{\text{મળેલા પ્રાપ્તાંકો}}{\text{કુલ પ્રાપ્તાંકો}} \times ૧૦૦$$

૮. સંશોધનના તારણો

પ્રસ્તુત સંશોધનમાં ઉમરગામ તાલુકાની ઉચ્ચતર માધ્યમિક શાળાના સંદર્ભ જે માહિતી પ્રાપ્ત થઈ હતી તેના પૃથક્કરણ અને અર્થઘટન પર આધારિત તારણો નીચે પ્રમાણે છે.

(૮.૧) વિધાર્થીઓને અર્થશાસ્ત્ર વિષયમાં નડતી સમસ્યા સંબધી તારણો

(૧) અધ્યયનને લગતી સમસ્યા સંબધી તારણો

- શિક્ષક શીખવતી વખતે અઘરા શબ્દો પ્રયોજે છે જેથી સમજણ ઓછી પડે છે.
- અર્થશાસ્ત્ર વિષયમાં આંકડાકીય માહિતી યાદ રહેતી નથી.
- અર્થશાસ્ત્ર વિષયમાં નવી પ્રવૃતિઓ થતી ન હોવાથી તાસ નિરસ લાગે છે.

(૨) પાઠયપુસ્તક અને વિષયવસ્તુ સંદર્ભમાં સમસ્યા સંબંધી તારણો

- વિધાર્થીઓને અર્થશાસ્ત્ર વિષયનું વિષયવસ્તુ કઠિન લાગે છે.
- વિદ્યાર્થીઓને અર્થશાસ્ત્રનું પાઠ્યપુસ્તક વિસ્તૃત લાગે છે.
- વિષયવસ્તુ સ્પષ્ટ કરવા માટે પાઠ્યપુસ્તકમાં ચિત્રો આપવામાં આવ્યા નથી.

(૩) મૂલ્યાંકન સંદર્ભમાં સમસ્યા સંબંધી તારણો

- શિક્ષણ કાર્ય પછી શિક્ષક અંતમાં મૂલ્યાંકન કરતા નથી.
- વિદ્યાર્થીઓનું ફક્ત લેખિત પરિક્ષાના આધારે જ મૂલ્યાંકન કરવામાં આવે છે.

(૪) ગૃહકાર્યના સંદર્ભમાં સમસ્યા સંબંધી તારણો

- વિદ્યાર્થીની ગૃહણ શકિતને ધ્યાનમાં રાખી ગૃહકાર્ય આપતા નથી.
- શિક્ષકો ગૃહકાર્ય તપાસીને ભૂલ નિદર્શિત કરતાં નથી.
- ગૃહકાર્ય કરવા માટે પૂરતા પ્રમાણમાં સંદર્ભ સાહિત્ય મળતા નથી.

(૫) શૈક્ષણિક ઉપકરણોના વિનિયોગના સંદર્ભમાં સમસ્યા સંબંધી તારણો

- શિક્ષણ પદ્ધતિમાં L.C.Dનો ઉપયોગ થતો નથી.
- શિક્ષણ પદ્ધતિમાં ચિત્રોનો ઉપયોગ થતો નથી.
- શાળામાં બુલેટિન બોર્ડ પર ચિત્ર લગાવવામાં આવતા નથી.

(૬) સંદર્ભગ્રંથોની ઉપલબ્ધતાના સંદર્ભમાં સમસ્યા સંબંધી તારણો

- વિદ્યાર્થી ગ્રંથાલયનો ઉપયોગ કરતા નથી.
- ગ્રંથાલયમાં અર્થશાસ્ત્રના પૂરતા સામાયિકો ઉપલબ્ધ નથી.
- સંદર્ભ ગ્રંથો વાચવાનો સમય મળતો નથી.
- વિદ્યાર્થીને સંદર્ભ ગ્રંથ વાચવાનો કંટાળો આવે છે.

(૭) સહ અભ્યાસ પ્રવૃત્તિઓના સંદર્ભમાં સમસ્યા સંબંધી તારણો

- અર્થશાસ્ત્ર વિષયમાં વિવિધ પ્રવૃતિઓ થતી નથી.
- અર્થશાસ્ત્ર વિષયને અનુરૂપ પ્રવાસનું આયોજન થતું નથી.
- સહ-અભ્યાસી પ્રવૃત્તિ માટે વધારાના તાસોની ફાળવણી કરવામાં આવતા નથી.

(૮) શૈક્ષણિક સુવિધા અંગેની સમસ્યા સંબંધી તારણો

- વર્ગખંડમાં લેખો ચિત્રો લગાવવા માટે બુલેટિન બોર્ડની વ્યવસ્થા નથી.
- વર્ગખંડમાં વિવિધ સ્પર્ધાઓ યોજવાનું શક્ય બનતું નથી.

(૮.૨) શિક્ષકોને અર્થશાસ્ત્ર વિષયમાં નડતી સમસ્યા સંબંધી તારણો

(૧) શિક્ષકને અધ્યાપન અંગેની સમસ્યા સંબંધી તારણો

- વિદ્યાર્થીઓ અર્થશાસ્ત્ર વિષયમાં રસ લેતા નથી.
- અર્થશાસ્ત્ર વિષયના વિવિધ મુદ્દાને અનુરૂપ વિવિધ પદ્ધતિઓ ઉપયોગ થતો નથી.
- અર્થશાસ્ત્ર વિષય સંબંધી વિવિધ સંદર્ભ સાહિત્યનો અધ્યાપનમાં ઉપયોગ થતો નથી.
- વિદ્યાર્થીઓ માર્ગદર્શન મેળવવા વિના સંકોચે પ્રશ્નો પૂછતા નથી.
- વિદ્યાર્થીઓ ઉત્સાહથી ચર્ચામાં ભાગ લેતા નથી.

(૨) ઉપકરણની ઉપલબ્ધતા અને વિનિયોગ અંગેની સમસ્યા સંબંધી તારણો

- વિષયવસ્તુને અનુરૂપ યોગ્ય ઉપકરણોનો ઉપયોગ થતો નથી.
- ઉપકરણોના વિનિયોગ સંબંધી મુશ્કેલી અનુભવાય છે.

૯. શૈક્ષણિક સુચિતાર્થો

(૯.૧) અર્થશાસ્ત્ર વિષયનો શિક્ષક વિશિષ્ટ સિધ્ધિ વ્યાવસાયિક સજ્જતા ધરાવતા હોવા જોઈએ.

(૯.૨) અર્થશાસ્ત્ર વિષયનું શિક્ષણ કાર્ય વધુ અસરકારક બનાવવા શિક્ષકે એકની એક સીમા ચાલુ પદ્ધતિને ત્યજીને વિવિધ પદ્ધતિનો અધ્યાપનમાં વિનિયોગ કરવો જોઈએ.

(૯.૩) શિક્ષક અર્થશાસ્ત્ર વિષયના અધ્યયન-અધ્યાપન પ્રક્રિયા સાથે વિષયને અનુરૂપ કેટલીક સહ અભ્યાસી પ્રવૃતિઓનું પણ વિનિયોગ કરવો જોઈએ.

(૯.૪) શાળામાં ગ્રંથાલયની સુવિધા પૂરતી હોવી જોઈએ. સંદર્ભ-સાહિત્યો પૂરતા હોવા જોઈએ.

(૯.૫) વિદ્યાર્થીઓનુ સતત અને સર્વગ્રાહી મૂલ્યાંકન થવું જોઈએ. મૂલ્યાંકન પ્રક્રિયામાં વૈવિધ્યતા લાવવી જોઈએ.

(૯.૬) શિક્ષકે વિદ્યાર્થી સમક્ષ પાઠ ચલાવતા પહેલા તે અંગેનુ વિષયાભિમુખ કરાવાવું જોઇએ.

૧૦. ઉપસંહાર

પ્રસ્તુત સંશોધન અર્થશાસ્ત્ર એટલે ઉચ્ચત્તર માધ્યમિક શાળા શિક્ષણની એક અંતર્ગત ભાગ છે.જેમા આર્થિક પ્રવૃત્તિ , રાજકીય પ્રવૃત્તિ , સામાજિક પ્રવૃત્તિ વગેરેનું અધ્યાપન થાય છે. આથી પ્રસ્તુત સંશોધન ઉમરગામ તાલુકાની ઉચ્ચત્તર માધ્યમિક શાળામાં અર્થશાસ્ત્ર વિષયમાં અધ્યયન-અધ્યાપનની સમસ્યા જાણવા ઉપયોગી નિવડશે.

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3

"Impact of Financial Leverage on Valuation of Firm of Selected FMCG Companies of India"

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ABSTRECT

The main objective of this study is to work out the relationship between financial leverage and firms' value, as well as analyse the impact of financial leverage on firms' value. A sample of five companies listed on National Stock Exchange (NSE) for a period of five years from 2016 -2020 was used. Data were sourced from annual reports of sample companies and websites. The study revealed that there is no significant relationship between financial leverage and firms' value and that financial leverage has no significant effect on firms' value. The study concludes that financial leverage is a better source of finance than equity to firms when there is need to finance long-term projects. However, various economic factors may have despicable effects on the profitability of Indian FMCG company.

Key words: *Financial Leverage, Valuation of Firm, Price Earnings Ratio, Indian Cement Industry.*

1. Introduction

Every firm whether small scale firms or large-scale firms need funds to operate; exclusively large-scale firms, they have funds to expand their operations and activities. The motive of every company is to earn profit, maximize owner's wealth, and to accomplish this goal they need to source for fund in order to finance their operations and activities. Firms have multiple financing sources to finance their investment. Basically, funding sources can be categorized into two; the internal financing sources which include reserves and retained earnings; external financing which includes long-term loans, bond issuance, ordinary and preferred stock issuance. (These sources are long-term sources of finance).

Firms should choose the best funding sources to reach the optimal capital structure so that they can make suitable financing decision that would enable them achieve positive returns. Financial leverage is the extent to which fixed income securities (debt) are used in a firm's capital structure. A firm's capital structure is the composition or structure of its liabilities. Furthermore, financial leverage reflects the amount of debt used in capital structure of the firm. Debt carries fixed obligation of interest payment. Thus, financial leverage increases as the fixed financial expenses of a firm increases i.e., interest expenses increase as higher amount of debt is incurred. Also, with a high level of debt relative to equity, a small percentage change in earnings before interest and tax (EBIT) will lead to a large percentage change in net income.

Technically, financial leverage is defined as the percentage change in earning after tax (EAT) divided by percentage change in EBIT. A company can be either highly levered (having a lot of debt than equity in its capital structure) or lowly levered (having more equity than debt in its capital structure). In addition, having debt in a firm's capital structure is favourable to a company; this is how a firm with debt in its capital structure enjoys tax savings as interest is paid before tax is deducted from the company's profit. Financial experts also stated that financial leverage is a financial tool that is broadly used to improve a firm's rate of return and its value. However, financial leverage irrespective of its benefit to a company, also creates financial risk such as risk to the company; if a highly levered firm is incapable to earn adequate EBIT, such firm might go into liquidation as it may not be able to meet its interest liabilities and also finance other expenses of the firm.

2. Review of literature: -

(Bhayani, S 2009) has conducted the research on "Impact of financial leverage on cost of capital and valuation of firm: A study of Indian cement industry" The objectives of study were to understand trend of financial leverage, and its impact on cost of capital and price earnings ratio along with valuation of firm. Researcher has selected 9 cement companies and study period was taken from 2000-2001 to 2007-2008. he has used mean, median, and Karl Pearson's coefficient for the data analysis and testing hypothesis. The study concludes, there is no impact of financial leverage on cost of capital and price earnings ratio of cement industry. Financial leverage does not affect total valuation of firm in cement industry. The independent variables viz. financial leverage and cost of capital as well as and price earnings ratio jointly affect the total valuation positively within the cement industry.

(Pandya, B. 2016) has conducted study on Impact of financial leverage on market value added: empirical evidence from india. For this research purpose researcher has used 197 'A' group companies listed in BSE and study covers 2010-2014. Researcher has taken Debt to Equity ratio, Interest cover and Debt ratio as independent variable and Market value added as dependent variable. The study identifies interest cover as the most significant predictor of change in Market Value Added.

(Muhammad F and Ahsan M. 2016). Impact of Financial Leverage on Value of Firms: Evidence from Cement Sector of Pakistan.The present study includes cement sector of Pakistan as a sample and researchers have selected 19 cement companies listed in Karachi Stock Exchange. The time period of study was from 2008-2012. The have taken value of firm as independent variable and it is measured by Tonin's Q. The empirical results depict that financial leverage has positive and statistically significant association with value of firm which is represented by Tobin's Q. The correlation and regression were used to measured impact and Hausman specification test was used. The researchers conclude that financial leverage has positive and statistically significant relation with firm's value.

(Barakat, D.2014). The Impact of Financial Structure, Financial Leverage and Profitability on Industrial Companies Shares Value. The researcher has studies the impact of financial structure, financial leverage and profitability on industrial companies share value. A sample was selected 46 listed companies from Saudi Stock Market. The study conducted during 2009-2012 for four year. The researcher has used Pearson's correlation coefficient and multiple regression analysis for measured the impact. The study concludes that there is no significant relationship between financial leverage and company's value. But there is clear impact of capital structure on company's stock value.

3. Objectives

- To analyse the trend of financial leverage,
- To analyse the impact of financial leverage on price-earnings ratio

4. Statement of hypotheses

To determine whether there is a relationship between financial leverage and firms' value, the following hypothesis would be tested:

H_0: There is no significant impact between financial leverage and firms' value.

H_1: There is significant impact between financial leverage and firms' value.

5. The topic for this research has been selected as under:

"Impact of Financial Leverage on Valuation of Firm of Selected FMCG Companies of India"

6. Methodology of the study

6.1 Period of the Study:

The present study is made for the period of five years from 2016 to 2020.

6.2 Sample Design:

The total number of FMCG Companies is the universe of the study. At this stage researcher has decided to take five companies for the study. The researcher has selected these five companies on the basis Market capitalization as on 1st September 2018.

6.3 Sample of Study:

For this study researcher has selected five companies of the FMCG Industry of India:

1. HUL

2.Godrej consumer products

3.Dabur

4.Britannia

5.P&G

7. Data Collection:

The present study is totally based on Secondary data. The data has taken from the Annual reports of the selected sample companies, text books, Reference books, magazines, journals, Articles and some data obtained from the Internet. The study would increase the intelligence of the researcher.

8. Data Analysis

8.1 Tools & Technique of Analysis:

For this study researcher used following techniques

8.1.1 Accounting Tools-Ratio analysis: -

Ratio analysis is a widely used tool of financial analysis. It is defined as the systematic use of ratio to interpret the financial statements so that the strengths and weaknesses of the firm as well as its historical performance and current financial condition can be determined. The term ratio refers to the numerical or quantitative relationship between two variables. "A ratio is the relation of one amount of X, to another amount Y, expressed as the ratio of X to Y, or X: Y, or as a fraction, or number, or a percentage". A ratio is simply one number expressed in the term of another. It is found by dividing one number, the base into the other.

8.1.2 Statistical Techniques:

(1) Simple Linear Regression

Simple linear regression is a model that assesses the relationship between a dependent variable and an independent variable. The simple linear model is expressed using the following equation:

$Y = a + bX + \epsilon$

Where:

Y – Dependent variable

X – Independent (explanatory) variable

a – Intercept

b – Slope

ϵ – Residual (error)

Analysis of Financial Leverage and Valuation of firm

Table 1: Financial Leverage

Financial leverage						
Company / Year	HUL	GCPL	Dabur	Britannia	P&G	AVG
2016	1.000	1.043	1.003	1.001	1.433	1.096
2017	1.004	1.029	1.008	1.001	1.351	1.078
2018	1.003	1.0]37	1.013	1.001	1.380	1.087
2019	1.003	1.047	1.017	1.001	1.839	1.181
2020	1.011	1.046	1.013	1.013	1.010	1.019

(Source: Annual reports of Companies)

The above table no. 1 shows the calculation of financial leverage of selected five sample companies for the study period of 2016 to 2020. The table also shows average financial leverage for the same. Researcher found that there is highest value of financial leverage in the P&G i.e., 1.839 in the year 2019 and highest average value found in the same year i.e.,1.181. whereas, lowest value of financial leverage is represented in the Column of HUL in the year 2016 i.e., 1.000. Financial leverage has been calculated by using the following formula:

$$\text{Financial leverage} = \frac{EBIT}{EBT}$$

Table 2: Price to Earnings Ratio

P/E Ratio						
Company / Year	HUL	GCPL	Dabur	Britannia	P&G	AVG
2016	43.19	59.33	58.95	49.72	56.44	53.526
2017	44.78	44.96	38.92	43.36	49.5	44.304
2018	55.15	50.35	42.83	53.18	56.58	51.618
2019	65.22	43.29	50.89	68.40	79.54	61.468
2020	64.69	29.54	52.8	58.56	87.52	58.622

(Source: https://www.valueresearchonline.com/stocks)

The above table no. 2 shows the calculation of Price to earnings ratio as indictor of valuation of firm. This ratio is calculated for selected five sample companies for the study period of 2016 to 2020. The table also shows average price to earnings ratio for the same. Researcher found that there is highest value of price to earnings ratio is in the HUL i.e., 65.22 in the year 2019 and highest average value found in the same year i.e., 61.468. whereas lowest value of price to earnings ratio is represented in the Column of GCPL in the year 2020 i.e., 29.54

Financial leverage has been calculated by using the following formula:

$$\boldsymbol{P/E} = \frac{\text{Shareprice}}{\text{Earnings per share}}$$

Table No. 3 Yearly Average value of financial leverage and Price to earnings ratio

Year	AVG FL	AVG P/E Ratio
2016	1.096	53.526
2017	1.078	44.304
2018	1.087	51.618
2019	1.181	61.468
2020	1.019	58.622

Table No.4 A Table Showing Regression Statistics

Multiple R	0.304193748
R Square	0.092533836
Adjusted R Square	-0.20995488
Standard Error	0.064162984
Observations	5

Here, above table of regression statistics shows the value of R Square .093 or in percentage 09%. Which indicates that there is minor relation between financial leverage and valuation of firm. That proves there is no relationship between financial leverage and valuation of firms.

Table No.5 A Table Showing Coefficient of Regression Statistics

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.948	0.262	3.626	0.036	0.116	1.781	0.116	1.781
Avg. P/E	0.003	0.005	0.553	0.619	-0.013	0.018	-0.013	0.018

The above table shows the p – value of regression analysis which is 0.619 that is more than significant value 0.05 which indicates that null hypotheses should not be rejected. So, it proves here that there is no significant Impact of financial leverage on valuation of firm.

Conclusion: -

This paper examines the "Impact of Financial Leverage on Valuation of Firm of Selected FMCG Companies of India" Value is measures by regression analysis. A population of five FMCG companies listed in NSE and the period for the study was 2016-2020. On the basis of the results researchers have concludes that there is no significant impact between financial leverage and firms' value. There is further scope for other industries or different time period. Further there is also scope for different capital structure mix to analyse the same.

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4

"A STUDY ON IMPACT OF DIGITAL MARKETING ON MARKET INNOVATION"

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ABSTRACT

Digital Marketing is also known by so many other names like online marketing, web marketing, e-marketing etc. digital marketing has become the necessity of today's, modern world because it does not need any boundaries, specific time, specific day etc. you can make your purchase and sale without any pre- arrangement. Just you need for digital marketing is electronic gadgets and internet connections. Digital marketing covers all the electronic devices like smart phones, laptops, tablets, personal computers etc. digital marketing is like first step of market innovations. There is no need for physical entity of market. In ancient time there were a proper market in specific area and customers are use to go there and shop all the necessary products. But since last two years and during the pandemic online platforms and online shopping becomes the necessity rather than hobby. Digital marketing cultivates so many scopes for products rather than tying it it in a particular market. Digital marketing is useful not only for digitalization but it is also helpful in raising the standard of living of our population by providing variety of product at home only.

KEYWARDS: - ***Digital marketing, online platform, Market innovation, Digitalization.***

INTRODUCTION: -

Digital Marketing is like boon for today's modern world. Digital marketing can be the supportive initiative for the "Digital India" which is the vision of our PM MODIJI. Any marketing activity which is done through any electronics device for promoting, selling, purchasing of product is known as digital marketing. Digital marketing prefers to deliver the advertise through digital channels and platforms like websites, search engine, E-mail, social media and mobile apps etc. majority of the customers search the product information through various search engines some of them will prefer to visit the websites and least people will use mobile applications to find out the relevant information.

Our society is transforming digitally more and more each year than we could ever have previously. Computers and smart electronics equipments are doubling their capabilities month by month and year by year. Now technological advancement became the core point of any of the sector and organization. Digital marketing is not providing simple benefits but it is for more fruitful then all the other marketing. Digital marketing benefits businesses of all size by giving wider access to the mass marketing at a reasonable price. Unlike tv or print advertising it is useful for personalized marketing but not only benefits it also have some challenges too.

OBJECTIVES: -

1) To study the role of digital marketing in market innovation.
2) To make people aware regarding the usefulness of digital marketing.

WHY TO GO FOR DIGITAL?

Marketing must evolve and innovate speedily to work along with changes in customer actions and expectations. Digital marketing is no longer part of a marketing strategy but it is the marketing strategy for innovation and growth. Digital marketing facilitates easy access, wider platform, wide variety of product, visit through all over world etc. which can easily attract the people who can easily go to the online platform and satisfy their all wishes with the help of few skills.

WHAT MAKES DIGITAL MARKETING DIFFERENT?

Digital marketing is stitched to its audience in such a way that it provides information to customer in which they are interested. Due to digital marketing now, advertisements are no more annoying but they are becoming more and more helpful in so many ways digital marketing is different because it serves the content to the customer which exactly they want digital marketing is different from the traditional marketing in many ways like following.

- It does not need any physical existence of market.
- It does not need any specific time and place.
- It becomes very easy to access the global market with the help of few clicks.
- Digital marketing is less time consuming but quick and easy accuracy is provided by it.
- Digital marketing is cost-effective and it is affordable by most of the people as per their convenience.

  So, following are some important points which can make digital marketing different from the other marketing and fruitful too.

TOOLS OF DIGITAL MARKETING FOR MARKET IN NOVATIONS: -

When we talk about digital marketing so many tools and platforms which are considered to make it happen in modern world. There are some tools which are helpful in making digital marketing very helpful are as following.

1) **Social media platforms: -**

Social media platforms have become the main and core part of any digital transactions and digital activity. There are so many social media platforms like face book, instagram, snap chat etc. are the great way to promote your product and services. It also includes face book ads manager, which allows marketers to run ads and track ad performance. If we take some another example, we can go for YouTube ad manager so many times we can see the product and service advertisements during the YouTube video.

2) Design tool: -

Not only social media platforms but there are so many other applications like photo shops, photo editor, canva etc. which also shows the advertisements of products during the designing the image, pictures or photographs etc. this is another key part of digital marketing is design and this is especially common when it comes to creating ads and content like social media post and blog post.

3) Analytics tools: -

This medium includes several tools like google analytics (it is useful in designing track stats for web traffic to a specific site), face book insights and twitter analytics which are helpful in campaigning of the products. There are also some other tools like periscope that track user data, website search etc. basically this medium is useful in recording and using the recorded data of the customer to promote the products among them.

4) Contents marketing tools: -

Content marketing is form of marketing which focuses on creating, distributing, and publishing for a targeted audience online. It includes tools like co-schedule and hub spot for creating and curation. It is useful for the marketer to identify content opportunity and craft engaging blogs which resonates with their audience.

5) E-Mail marketing tools: -

E-mail marketing tool is very useful tool for digital marketing to make e-mail campaign this e-mail marketing tool amplifiers the content of product and services to encourage the customer to make more and more purchase of the product. It is the biggest promotional medium of product through which the manufacturer and seller can contact the customer individually and through this tool seller not only able to share the sales letter but it can also take the individual follow-up from the customer.

BENEFITS OF DIGITAL MARKETING FOR MARKET INNOVATION: -

1) **Omni reach: -** Digital marketing provides you a global platform from where you can select your product as well as market throughout the world because these kinds of marketing are widely acceptable.

2) **Lower cost:-** A properly planned and well targeted digital marketing campaign can reach to right customer at right time at a much lower cost than traditional marketing methods.

3) **Trackable and Measurable:-** It is easily accessible medium which you can measure and track easily as well. With web analytics and other online metrics tools makes easier to establish

how effective your campaign has been. You can also gain information about the product and how customers use your website or respond to your advertising.

4) Personalisation:- When you have full information of your customer than you easily wish and greet someone when they visit your site. We can now find taxes and e-mail by so many shopping websites like flipkart, myntra, meesho etc. The more they buy from your site the more offers and credit you can give them.

5) Openness:- It is perfect and easiest medium for getting customer loyalty and create a reputation for being the easiest medium for online buying and selling. It is very convenient and open medium for customer.

6) **Social Currency:-** You should have to circular your images, video, articles as much as you can through which you will get social currency the more your message or content will spread the more you will get the social currency.

7) **Improved conversation Rates:-** Your customer are only few clicks away from you if you are using the digital marketing because digital marketing does not need any physical existence of customer and phone calls and all that because digital marketing is seamless and immediate.

DISADVANTAGES OF DIGITAL MARKETING WHICH CAN HARM THE MARKET INNOVATION:-

Every coin has two sides that is positive and negative just like that digital marketing is also downside and challenging in following cases:

1) **Skills and Training:-** In digital marketing the marketer has to ensure that the staff should have the proper knowledge regarding the technicality and the staff should have the expertise to carry out digital marketing with many more successes because customer's taste, preferences, virtual platforms of visits keeps on changing day by day so in that situation it is very difficult to gain the loyalty of customer.

2) **Time Consuming:-** To make content for getting social media exposure you need to spend a lot of time behind that so that you can make it easier and interesting for the customer. And at least you have to make that sufficient content so that you can easily gain return on investments.

3) **High Competition:-**If you are entering through the digital marketing in global marketing you are also entering in global competitive world. So that you have to make your content extraordinary and something eye catching unique from the others competitors. Your content should be easily noticeable among various messages.

4) **Complaints and feedbacks:-**Digital marketing is famous and one most favorite reason behind that is its openness. The negative comments that you get for your product will be read by all the viewers and purchasers. So, they can easily distort and divert your customer for some other

platform. So sometimes its advantage itself becomes its drawback. Carrying out effective customer service online can be challenging. Negative comments and feedback can ruin your image in today's competitive world. It can also harm your reputation.

5) **Security and privacy issues:-**As we all know that digital marketing is always on the soft target for the people who are expert in cyber crime. Customer often have to face security and privacy issues in this digital platforms sometimes people used to avoid the transactions just because to be safe from cyber crime. There are numbers of legal considerations around collecting and using customer data for digital marketing purposes. The marketers have to take care to comply with the rules regarding privacy and data protections.

CONCLUSION:-

Digital marketing has become the core part of today's modern and competitive world because it is more effective and valuable for those customers who actually know how to use it. This is not useful for customer's point of view but it is as useful as market innovations. Because digital market connects a small market to a global market so that the development of small market becomes necessary because if you have to survive in today's cut throat competition then it is compulsory to upgrade your system timely so, now digital platforms has become like lifeline for market innovation.

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5

“ડાંગ જિલ્લામાં આદિજાતિ લોકો પર થયેલ જંગલ આધારિત પ્રવૃત્તિની અસરોનો અભ્યાસ. (એ.કે.આર.એસ.પી. (આઈ) ના કાર્યાન્વિત ગામોના સંદર્ભમાં)”

શ્રી ભાગ્યવાન સોલંકી
પી.એચ.ડી.વિદ્યાર્થી
ડૉ.દિપકભાઈ ભોયે (આસિ.પ્રોફેસર)
મહાત્મા ગાંધી ગ્રામ અભ્યાસ વિભાગ, વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી સુરત

પ્રસ્તાવના.

કોઈ પણ દેશનો આર્થિક વિકાસ કુદરતી સંપત્તિ પર આધારિત છે. માનવીની વિવિધ આર્થિક પ્રવૃત્તિ કુદરતી બાબતો પર આધાર રાખે છે. માનવને ખોરાક રહેઠાણ તેમજ પોષાક માટે કુદરતી સંપત્તિનો આશરો લેવો પડે છે. આ કુદરતી સંપત્તિમાં મુખ્યત્વે વનસંપત્તિ, જળ સંપત્તિ અને જમીન સંપત્તિનો સમાવેશ થાય છે. જેમાં વનસંપત્તિએ મુખ્ય સંપત્તિ છે જેના લીધે વરસાદનું પાણી ભૂગર્ભમાં સંગ્રહ થાય છે. નદી, ઝરણાં, ખેતી વગેરેને બારેમાસ લીલોતરા રાખે છે. જેના પર જીવજંતુઓ, પ્રાણી જગત તેમજ માનવ નિર્ભિત રહે છે માટે વનસંપત્તિની જાળવણી કરવી માનવ માટે ખુબ જ આવશ્યક છે. કોઈ પણ પ્રદેશની કુલ જમીનના ૩૩ ટકા જમીન પર જંગલ આવેલાં હોય તે તેની આર્થિક, સામાજિક અને પર્યાવરણીય સુખાકારી માટે ખુબ જ જરૂરી છે. ભારતમાં તેની કુલ જમીનના માત્ર ૧૨ ટકા જમીન પર જ જંગલો આવેલાં છે. જયારે ગુજરાતમાં માત્ર ૯.૮૯ ટકા જમીન પર જંગલો આવેલાં છે.

ગ્રામીણ સમુદાયની સાથે આદિવાસી સમુદાયના જીવનમાં વૃક્ષો અને જંગલોનું ખુબ મહત્વનું સ્થાન છે. જંગલો અને આદિવાસીઓ અભિન્ન છે. તેમના જીવનની ગુણવત્તાનો આધાર જંગલો છે. આદિવાસી સમુદાયના લોકો મુખ્યત્વે ખેતી, પશુપાલન, ગૌણવન પેદાશનું એકત્રીકરણ, જંગલમાં મજુરી કરીને પોતાનું જીવન જીવે છે. મુખ્યત્વે ડુંગરો, જંગલોમાં અને જંગલ સાથેના મેદાનોમાં રહેતા આદિવાસીઓની આર્થિક પ્રવૃત્તિઓનો આધાર જે તે વિસ્તારમાં રહેલાં કુદરતી સંસાધનો ઉપર છે. કુદરતી સંસાધનોમાં જંગલ સંસાધનમાંથી મળતો ખોરાક અને ઘર બંધાવાના સાધનો એકત્રિત કરીને ત્યાં જ રહે છે આવા આદિવાસી સમુદાયની વસ્તી ભારતમાં ૮.૬ ટકા છે. જંગલ ગામના આર્થિક જીવનને અસર કરતું મહત્વનું પરિબળ હોવાથી જંગલ સંસાધનના વિકાસ દ્વારા ગ્રામ વિકાસ શક્ય બની રહે, પરંતુ તે માટેની પૂર્વશરત ગામ અને ગામના ગરીબોનું હિત સચવાય તે રીતે જંગલનો અસરકારક ઉપયોગ છે.

આજે વૈશ્વિક આબોહવામાં આવેલ બદલાવના કારણે કુદરતી સંસધાનોમાં વન વ્યવસ્થાપન કરવા માટે તેમજ લોકોને યોગ્ય જાણકારી અને માર્ગદર્શન મળે તેની તાતી જરૂરિયાત છે. આ માટે ખાનગી કંપનીઓ, સરકારી એજન્સીઓ અને સ્વૈચ્છિક સંસ્થાઓ વિવિધ પ્રવૃત્તિ કરે છે. આગામી દિવસોમાં સ્વૈચ્છિક સંસ્થાઓ સામે અનેક પડકારો આવી રહેલ છે. આ પડકારોને પહોંચી વળવા સારી સ્વૈચ્છિક સંસ્થાઓનો વ્યાપ અને વિસ્તાર રાજ્યના દરેક જિલ્લાઓમાં પથરાયેલી નાની મોટી સંસ્થાઓ વિવિધ ક્ષેત્રે જનહિત માટેની નમૂનેદાર પ્રશંસનીય કામગીરી કરી રહી છે. છેલ્લા કેટલાંક વર્ષોથી કુદરતી સંસાધનોમાં જંગલ આધારિત પ્રવૃત્તિઓ જેવીકે નર્સરી ઉછેર, કૃષિ વનીકરણ, વન સંરક્ષણ, ગૌણવન પેદાશ સંગ્રહ, વન વ્યવસ્થાપન વગેરે પ્રવૃત્તિઓ માટે સ્વૈચ્છિક સંગઠનો/સંસ્થાઓને સક્રિય રીતે કામગીરી હાથ ધરેલ છે. જેમાંની એક સંસ્થા 'આગાખાન ગ્રામ સમર્થન કાર્યક્રમ (ભારત)' પણ છે. જે કુદરતી સંસાધનોના વ્યવસ્થાપનની સાથે આદિવાસી સમુદાયના કુંટુંબોની આજીવિકા અને તેને આનુષાંગિક વિકાસલક્ષી કામગીરી પણ કરે છે. પ્રસ્તુત અભ્યાસ ડાંગ જિલ્લામાં આદિજાતિ લોકો પર થયેલ જંગલ આધારિત પ્રવૃત્તિની અસરોનો અભ્યાસ જે એ.કે.આર.એસ.પી.(આઈ)ના કાર્યાન્વિત ગામોના સંદર્ભમાં છે. અહિ રજૂ કરવાનો નમ્ર પ્રયત્ન કર્યો છે.

આગાખાન ગ્રામ સમર્થન કાર્યક્રમ (ભારત)નો પરિચય. (AKRSP(I)).

ભારત દેશમાં આગાખાન ગ્રામ સમર્થન કાર્યક્રમ (ભારત) [AKRSP(I)] ૧૯૮૩-૮૪થી કાર્યરત છે, તે વિવિધ રાજ્યોમાં મધ્ય પ્રદેશ, બિહાર અને ગુજરાતમાં કાર્ય કરે છે. ગુજરાત રાજ્યમાં કુલ ૧૨ (બાર) જિલ્લાઓ સુરેન્દ્રનગર, જુનાગઢ, રાજકોટ, મોરબી, દ્વારકા, પોરબંદર, સોમનાથ, ભરૂચ, નર્મદા, સુરત, નવસારી અને ડાંગમાં કાર્ય કરે છે. ડાંગ જિલ્લો ભૌગોલિક રીતે ગુજરાત રાજ્યના છેવાડાનો જિલ્લો છે. આ જિલ્લો ૮.૭ ટકા જંગલ વિસ્તાર ધરાવે છે તેથી તે જંગલથી ઓળખાય છે અને તેનું અર્થતંત્ર મુખ્યત્વે તેની વિશાળ વનસ્પતિ પર આધારિત છે. ડાંગમાં મુખ્યત્વે કુનબી, ભીલ, વારલી અને કોટવાળીયા જાતિનું પ્રાધાન્ય છે. આ જાતિઓનું સામાજિક-આર્થિક જીવન મુખ્યત્વે વન આધારિત છે. ડાંગ જિલ્લામાં ૯૪.૬૫ ટકા સૌથી વધુ આદિવાસી વસ્તી રહે છે. આગાખાન ગ્રામ સમર્થન કાર્યક્રમ (ભારત) ડાંગમાં તેની કામગીરી જળ, જમીન, જંગલ, જાનવર અને જન આધારિત વિવિધ કાર્યક્રમો અને પ્રવૃત્તિઓ જેવી કે પીવાના પાણી, ડેરી અને કૃષિ આધારિત આજીવિકા, સિંચાઈ અને સૌર ઊર્જા, પંચાયતી રાજ, મહિલા સશક્તિકરણ, આદિવાસી યુવાનોને માટે કોર્સ ઓન ડેવલપમેન્ટ મેનેજમેન્ટ અને કુદરતી સંસાધનોનું વ્યવસ્થાપન વગેરેની કામગીરી કરે છે.

સંશોધન પત્રમાં એકમની પસંદગી.

આગાખાન ગ્રામ સમર્થન કાર્યક્રમ (ભારત) AKRSP(I) ડાંગ જિલ્લામાં સુબીર, આહવા, વઘઈ અને શામગહાન આમ ચાર ક્લસ્ટરમાં વિભાજીત થઈ ૧૩૨ ગામોમાં કામગીરી કરે છે. પ્રસ્તુત અભ્યાસ હેઠળ આવરી લીધેલ કુદરતી સંસાધનોમાં જંગલ આધારિત પ્રવૃત્તિઓમાં નર્સરી ઉછેર, કૃષિ વનીકરણ, વન સંરક્ષણ, ગૌણવન પેદાશ સંગ્રહ, વન વ્યવસ્થાપન વગેરે પ્રવૃત્તિઓને આધારે ૨૬ (છવ્વીસ) ગામોને આવરી લઈને ૪૦૨ ઉત્તરદાતા(લાભાર્થી)ઓની પસંદગી કરીને ડાંગ જિલ્લામાં આદિજાતિ લોકો પર થયેલ જંગલ આધારિત પ્રવૃત્તિથી કેવી અસરો પડી અને તેનાથી કેટલો ફાયદો થયો તે જાણવા માટે અહિ એકમની પસંદગી કરેલ છે.

જંગલ આધારિત પ્રવૃત્તિઓનો લાભ મેળવતાઉત્તરદાતા (લાભાર્થી)ઓની માહિતી			
ક્રમ	**જંગલ આધારિત પ્રવૃત્તિઓની વિગત**	**ઉત્તરદાતા (લાભાર્થી)ઓની સંખ્યા**	**ટકાવારી**
૧	કૃષિ વનીકરણ	૩૩૪	૮૩.૦૮%
૨	ગૌણ વન પેદાશ સંગ્રહ	૧૧૧	૨૭.૬૧%
૩	નર્સરી ઉછેર અનેતેનો લાભ	૨૭૪	૬૮.૧૫%
૪	વન સમિતિ સાથે રહીને થતું કાર્ય	૨૦૫	૫૦.૯૯%
પસંદ કરેલ કુલ ઉત્તરદાતા (લાભાર્થી)ઓનીસંખ્યા: ૪૦૨.			

સંશોધન પત્રના મુખ્ય હેતુઓ.

- જંગલ આધારિત પ્રવૃત્તિઓમાં એ.કે.આર.એસ.પી.(આઈ) સંસ્થાની ભૂમિકા તપાસવી.
- જંગલ આધારિત પ્રવૃત્તિઓથી આદિજાતિના લોકો પર થયેલ અસરો તપાસવી.

  પ્રસ્તુત સંશોધન પત્રમાં સંશોધકે સંશોધન અભ્યાસ દરમિયાનના અનુભવો અને નિરીક્ષણો આધારિત મળેલી માહિતીને આધારે નીચે મુજબના તારણો પ્રસ્તુત કરેલ છે.

- પ્રસ્તુત સંશોધન પત્રમાં ડાંગ જિલ્લામાં આદિજાતિ લોકો પર થયેલ જંગલ આધારિત પ્રવૃત્તિની અસરોનો અભ્યાસમાં એ.કે.આર.એસ.પી.(આઈ)ના કાર્યાન્વિત ગામોના સંદર્ભમાં છે. જેમાં એ.કે.આર.એસ.પી.(આઈ) દ્વારા કુદરતી સંસાધન વ્યવસ્થાપન કાર્યક્રમ અંતર્ગત જંગલ સંરક્ષણ કાર્યક્રમની પ્રવૃત્તિઓમાં કુલ ૪૦૨ ઉત્તરદાતાઓ (લાભાર્થી)માંથી ૩૮૧ (૯૪.૭૭%) ઉત્તરદાતા (લાભાર્થી)ઓ સાથે કૃષિ વનીકરણ, ગૌણવન પેદાશનો સંગ્રહ માટે મદદ, નર્સરી ઉછેર, ગૌણ વન પેદાશ સંગ્રહ માટે મળેલ લાભ, વન સમિતિ સાથે રહીને થતું કાર્ય અને સહભાગી વન વ્યવસ્થા જેવી વગેરે પ્રવૃત્તિઓ કરવામાં આવી છે.

- જંગલ આધારિત થયેલ વિવિધ પ્રવૃત્તિઓમાં કૃષિ વનીકરણનો લાભ મેળવતાં ઉત્તરદાતા (લાભાર્થી)ઓ ૩૩૪ (૮૩.૦૮%) છે. આ પ્રવૃત્તિથી તેમની પોતાની જમીનનું જમીન ધોવાણ અટક્યું, ખેતરો ફરતે વાડ બનાવી, ફળાઉ ઝાડ માંથી ફળો મેળવે છે, ફળોની ઋતુમાં પોષણક્ષમ આહાર મળી રહે છે, બળતણના લાકડાં મળી રહે છે, નાના પાયે ખેડૂતોને આવક મળે છે.
- જંગલ આધારિત પ્રવૃત્તિમાં ગૌણવન પેદાશનો સંગ્રહ કરતાં ઉત્તરદાતા(લાભાર્થી)ઓ ૧૧૧ (૨૭.૬૧%) છે. જેમાં તેઓ મહુડો અને ટીમરૂના પાનનો સંગ્રહ કરી તેમાંથી પૂરક આવક મેળવે છે અને તેમને એ.કે.આર.એસ.પી.આઈ તેમને તાડપત્રી અને ટોપલીની સહાય આપી તેમને તાલીમ આપે છે. જેથી માલની ગુણવત્તા સુધરે સાથે સાથે તેને વેચવા સ્થાનિક વેપારી દ્વારા થતું શોષણને અટકાવી શકાયું, તાલીમ દ્વારા લોકોની આવડતમાં પણ વધારો થયો, જંગલનું રક્ષણ કરે છે, લોક સહકારથી વનોનું પુનઃ નિર્માણ કરવા સક્ષમ થયાં જેવા વિવધ પ્રકારના ફાયદો થયા હોય તેવું અભ્યાસ દરમિયાન જાણી શકાયું છે.
- નર્સરી ઉછેર અને તેનો લાભ મેળવતા ઉત્તરદાતા(લાભાર્થી)ઓ ૨૭૪ (૬૮.૧૫%) છે. આ પ્રવૃત્તિથી નર્સરી કેવી રીતે બનાવવી તેના માટેની તાલીમ મળી છે. નર્સરીના લાભથી જમીનનું જમીન ધોવાણ અટક્યું, ખેતરો ફરતે વાડ બનાવી, ફળાઉ ઝાડ માંથી ફળો મેળવે છે, ફળોની ઋતુમાં પોષણક્ષમ આહાર મળી રહે છે અને પોતાના સગા સબંધીઓને પણ વહેચે છે, બળતણના લાકડાં મળી રહે છે, નાના પાયે ખેડૂતોને આવક મળે છે.

ઉપરોક્ત ફાયદો થવાથી આ કાર્યક્રમની જાગૃતિ માટે મીટીંગો, પદયાત્રા, તાલીમો અને પ્રેરણા પ્રવાસ જેવા જન જાગૃતિ કાર્યક્રમોમાં લોકોની ભાગીદારી વધી હોવાનું માલૂમ પડ્યું છે.

ઉપસંહાર.

ડાંગ જિલ્લામાં સૌથી વધુ ગાઢ જંગલ ધરાવતો પ્રદેશ ગણાય છે અને આ વિસ્તારમાં આદિવાસી વસ્તી વસવાટ કરતી હોવાથી તેમનો મુખ્ય આધાર કુદરતી સંસાધન ઉપર આધારિત છે. કુદરતી રીતે ઉછરેલ જંગલ સચવાઈ રહે જેથી કરીને વરસાદ સારા પ્રમાણમાં પડે તેમજ કુદરતી વાતાવરણ જળવાઈ રહે અને પ્રદુષણ દુર થાય સાથે આદિવાસી સમુદાયના કુટુંબોની આજીવિકાનો આધાર જંગલ છે અને જંગલોમાંથી મળતી આડ પેદાશોનો ઉપયોગ કરી જીવન ધોરણનો બદલાવ આવી શકે. જંગલના જાનવરોનું રક્ષણ થાય. જંગલોની સાચવણીની મુખ્ય પ્રવૃત્તિ દ્વારા આદિવાસી સમુદાયના કુટુંબોને રોજગારી મળવાથી સ્થળાંતરમાં ઘટાડો થયો જોવા મળ્યો છે. આમ ડાંગ

જિલ્લામાં આદિજાતિ લોકો પર થયેલ જંગલ આધારિત પ્રવૃત્તિથી હકારાત્મક અસરો થઇ હોવાનું અભ્યાસ દરમિયાન જાણી શકાયું છે અને તેમાં આગાખાન સંસ્થાની ભૂમિકા મહત્વની બની રહી છે.

સંદર્ભસૂચિ.

૧. ગુજરાતના વનો, પ્રકાશન અને સંપર્ક વિભાગ, વન વિભાગ, ગાંધીનગર- ૨૦૧૩.

૨. મીનાક્ષી ઠાકર, આદિવાસી વિકાસ અને વન-યુ.ગ્ર.નિ.બોર્ડ, અમદાવાદ-૨૦૦૪.

૩. ઈન્ટરનેટ :www.google.co.in, www.akrspi.org

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"An Analytical Study on Impact of Demonetization on Indian Economy"

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Abstract:

On 9th November 2016, the Government of India Demonetized its currency notes and issuing new Rs. 500 and Rs. 2000 currency notes. The purpose of demonetization was said by the Prime Minister of India Shree Narendra Modi that is it needed and helpful for economic growth, stop terrorist activities, remove black money and increase in cashless transaction. Effect of demonetization was cash shortage in country and public face very long queues for exchange the old currency note and receiving new currency. On 2018 reports of Reserve bank of India approximately 99% of old notes were demonetized and Rs. 15.30 lakh crore out of 15.41 lakh crore rupees was demonized. In this research paper, the researcher has tried to find out in which countries demonetization has been done, what are the reasons for it, how many times demonetization has been done in India and why it has been done and in 2016 which area of India was affected by demonetization That has been analyzed.

1) Introduction:

The demonetization was a step taken by the Indian government to launder legal economic money and to curb black money and terrorist activity. As a result of this move, according to a report of Government of India, about 90% of Indian currency was canceled on 08-11-2016. An announcement was made by the Prime Minister Shri Narendra Modi on 08-11-2016 to curb smuggling and terrorist activities and to give priority to cashless transactions. The legal existence of 500 and 1000 currency notes was abruptly stopped. The RBI has issued guidelines stating that 500 and 2000 currency notes will be introduced as an alternative to 500 and 1000 currency notes.

According to an RBI estimate, 15 billion notes of Rs. 500 denomination and 6 billion notes of Rs. 1,000 denomination were in circulation, accounting for 85% of the total denomination notes. In the year 2015-2016, a total of 4 lakh(approx.) counterfeit currency notes of Rs. 500 and Rs. 1000 have been claimed to exist which in fact may be more than that. The demonetization that took place was annulled and its legal existence was declared only if the notes were deposited in the bank.

Due to demonetization, the lives of Indian citizens came to a standstill. Those who had low denomination notes suddenly became rich to meet the necessities of daily life and those who were millionaires who kept crores of rupees in their homes suddenly became poor. Middle class people had to stand in line outside the bank for hours to exchange notes. The demonetization had a devastating effect on the stock market and the economy, with the Sensex falling as much as approx. 850 points on the second day of the demonetization announcement and had a tremendous impact on the growth of the Indian economy. Most areas of India were affected due to demonetization. Such as agriculture, real estate, construction, manufacturing, finance, horticulture, tourism, hospital, telecom, healthcare and automobile sector. The huge impact was felt in the real estate, construction, finance, tourism, and hospital sectors.

2) Review of Literature:

Himanshu Kushwaha, Ashwini Kumar, and Zainab Abbas (2018), presented Research paper on "Impact of Demonetization on Indian Economy: A Critical Study." They state that impact of demonetization was positive as well as negative. Their study attempts to understand meaning of Demonetization and reason of demonetization and the sector wise impact of demonetization. Their study suggested positive aspect of demonetization like encourages the digital mode of payment, online transaction using E-banking and demonetization benefits for the economy in the medium or long term.

Mona Girnara (2020), presented Research paper on "Demonetization and its Impact on Indian Economy." She analysed historical background of Demonetization in world and in India. She stated that impact of demonetization on Indian Economy such as impact on value of Indian currency, stock market, gross domestic product, inflation, various sector, effect on digital payment and effect of tax payer. Her main conclusion related to paper that demonetization is positively and negatively affected on Indian economy. Some part of Indian Economy affects positively and some part of Indian economy affected negatively. She finally concludes that after Demonetization Indian Economy Taking V shape. Digital Payment is Increasing one and Black Money, terrorist funding, and corruption has reduced in Indian Economy.

Priyanka Sharma (2018), presented Research paper on "Demonetization: its Impact on Indian Economy." She has stated that Demonetization is a major event of the year 2016. She analysed that meaning of demonetization, reasons of demonetization and impact of demonetization on Indian economy. She concluded that in starting period of demonetization was very suffering but the benefit of this policy will be evident in the long turn. Demonetization in India has shown good result in stop corruption and black money. So, demonetization policy will definitely bring about positive changes in our country.

Amol Deepak Nerkar (2016), presented Research paper on "Demonetization: its Impact on Indian Economy." He stated that Demonetisation is discontinue of old currency notes and replace with a currency note. He stated in their paper Demonetisation has deeply impact on Indian Economy but it has been widely acclaimed as positive decision taken for the benefits of citizens. Demonetisation has both advantages and disadvantages. It has eliminated black money and control on terrorist activities. He stated that in their paper every India including common man should be responsible for build of nation and our temporary inconvenience is negligible as related with the outcomes in future.

Anjali Ahuja and Sakshi Anand (2017), presented Research paper on "Impact of Demonetisation on Indian Economy" they stated that impact of Demonetisation is some positive and some negative but in a long run term negative impact does not outweigh the positive impact. After the demonetization some sectors not affected like Pharma, FMCG, Education, Agriculture, Hospitals, Energy and Telecommunication From an equity market perspective, this move would be positive for Banking and Infrastructure sector in the medium to long term. This would be negative for Real Estates, Customer durables, Luxury items in the near to medium term. Demonetization can lead to elimination of fake currency and corruption; it can be said that this is a historical step by the Modi Government and should be supported by all. This decision of Government will definitely fetch results in the long term this is the stepping stone towards/ for sustained economic growth in long run.

3) Objective of the study:

- To study the concept of Demonetisation.
- To study the purpose of Demonetisation.
- To study the elements of Demonetisation.
- To study the Positive as well as Negative Impact of Demonetisation on Indian Economy.

4) Research Methodology:

The present research paper is based on descriptive and exploratory research. The present study based on secondary data and the various secondary sources from books, newspapers, magazines, and website etc.

5) Purpose of Demonetisation in Various Country:

Since, predicting the future is beyond all our means, let us flip through the pages of history to analyse how things fared for countries that have attempted similar exercises in the past.

1) **United States of America (1873)**

   This decision by the US government put silver miners and farmers in dire straits, forcing the government to pass the Bland-Allison Act of 1878 and re-monetize silver as a legal tender.

2) **United States of America (1969)**

In 1969, a second demonetization was held under the USA President Richard Nixon, and he declared all major currency bill above $100 were to be abolished. The main purpose of the demonetization of the American government this time was to prevent the existence of corruption and black money and to restore the country's luster.

3) **India (1978):**

The first demonetisation in India was held in 1978 under the chairmanship of Prime Minister Shri Morarji Desai**. On 16 January 1978, the Janata Party-led government demonetised Rs 1,000, Rs 5,000 and Rs 10,000 banknotes to weed out black money.**

4) **Ghana (1982):**

In 1982, Ghana demonetized its currency 50 cedi to reduce tax evasion and reduce excess liquidity.

5) **Nigeria (1984):**

In 1984, Nigeria decided to abolish old currency notes under Muhammadu Buhari's government and demonetized them in exchange for coloured currency notes. Their main aim was to get the government out of it from debt and involved in inflation, but his move failed.

6) **Australia (1996):**

In 1996, in improving the security reasons and curb the black money Australia Government Demonetised and withdraw all paper notes. The moves were successfully improving the life of bills.

7) **North Korea (2010):**

In 2010, in order to stopped black market and improving in economy, King Jong-II Government Introduced Demonetised North Korean Dollar.

8) **Zimbabwe (2015):**

In 2015, in order to Stopper Hyper Inflation in country, the Zimbabwe Govt. Decide to Demonetised their currency and converting their Zimbabwe dollar to American dollar.

9) **India (2016):**

In 2016, the last but not least India would demonetise their currency on 8^{th} November, 2016 to stop the terrorist activity, remove black money and increase in cashless transaction.

6) Demonetization in India:

The Indian government had already demonetised banknotes, once in 1946 and again in 1978, with the goal of combating tax evasion via "black currency" retained outside the legitimate monetary framework in both cases. In 1978, the Janata Party-led alliance government demonetised banknotes of 1,000, 5,000, and 10,000 rupees, with the goal of detecting counterfeit money and black money.

In a report published in 2012, the Central Board of Direct Taxes advocated against demonetisation, stating that "demonetisation may not be an answer for dealing with black cash or shadow economy, which is often held as benami properties, bullion, and adornments." Dark cash holders kept only 6% or less of their wealth as money, according to data from annual cost tests, implying that focusing on money could be beneficial.

The Indian government announced the demonetisation of all Mahatma Gandhi Series 500 and 1,000 banknotes on November 8, 2016. In compensation for the demonetised banknotes, it also announced the printing of fresh 500 and 2,000 banknotes. Prime Minister Narendra Modi claimed that the action would reduce the use of illicit and counterfeit cash to fund illegal activity and terrorism by reducing the shadow economy, increasing cashless transactions, and reducing the use of illicit and counterfeit cash to fund illegal activity and terrorism.

Following the announcement of demonetisation, there were extended cash shortages in the weeks that followed, causing severe economic disruption. People who wanted to exchange their banknotes had to wait in long lines, and numerous deaths have been attributed to the cash rush.

7) Purpose of Demonetization in India:

In India, demonetisation has occurred three times: in 1946, 1978, and 2016. Let's take a look at each of the three occurrences in turn. The first demonetisation event occurred in 1946, when the Rs.1000 and Rs.10000 currencies were removed from circulation.

Demonetisation had a few impacts on economy because larger value currencies were not available to the general public. These notes were reintroduced in 1954, this time with a new denomination of 5000. The second demonetisation in India occurred in 1978, when Morarji Desai was the Prime Minister. The denominations of 1000, 5000, and 10,000 were removed from circulation during the second demonetisation. Demonetisation was implemented with the goal of reducing the circulation of black money in the country. Morarji Desai made the news over the radio. In 2016, Prime Minister Narendra Modi declared the most recent demonetisation on November 8, 2016. The denominations of 500 and 1000 notes were taken out of circulation during this demonetisation. After demonetisation, Prime Minister Modi also created new money in denominations of 500 and 2000 rupees.

- **Objectives of Demonetisation in India:**

  The following are the goals of demonetisation:

- To put a stop to the flow of black money in the market.
- To assist in the reduction of the current banking system's interest rates
- To assist in the establishment of a cashless economy
- To formalise India's informal economy.

- To get rid of fake currency on the market.
- To aid in the reduction of anti-social acts and their financial consequences.

8) Impact of Demonetisation in India:

1) Effect on Parallel Economy:

The removal of these 500 and 1000 notes and replacement of the same with new 500- and 2000-Rupee Notes is expected to

- remove black money from the economy as they will be blocked since the owners will not be in a position to deposit the same in the banks,
- Temporarily stall the circulation of large volume of counterfeit currency and
- curb the funding for anti-social elements like smuggling, terrorism, espionage, etc.

2) Effect on Money Supply:

With the older 500- and 1000-Rupees notes being scrapped, until the new 500- and 2000-Rupees notes get widely circulated in the market, money supply is expected to reduce in the short run. To the extent that black money (which is not counterfeit) does not re-enter the system, reserve money and hence money supply will decrease permanently. However gradually as the new notes get circulated in the market and the mismatch gets corrected, money supply will pick up.

3) Effect on Demand

The overall demand is expected to be affected to an extent. The demand in following areas is to be impacted particularly:

Consumer goods

- Real Estate and Property
- Gold and luxury goods
- Automobiles (only to a certain limit)

All these mentioned sectors are expected to face certain moderation in demand from the consumer side, owing to the significant amount of cash transactions involved in these sectors.

4) Effect on Prices

Price level is expected to be lowered due to moderation from demand side. This demand driven fall in prices could be understood as follows:

- Consumer goods: Prices are expected to fall only marginally due to moderation in demand as use of cards and cheques would compensate for some purchases.
- Real Estate and Property: Prices in this sector are largely expected to fall, especially for sales of properties where major part of the transaction is cash based, rather than based on banks transfer

or cheque transactions. In the medium term, however the prices in this sector could regain some levels as developers rebalance their prices (probably charging more on cheque payment).

5) Effect on various economic entities

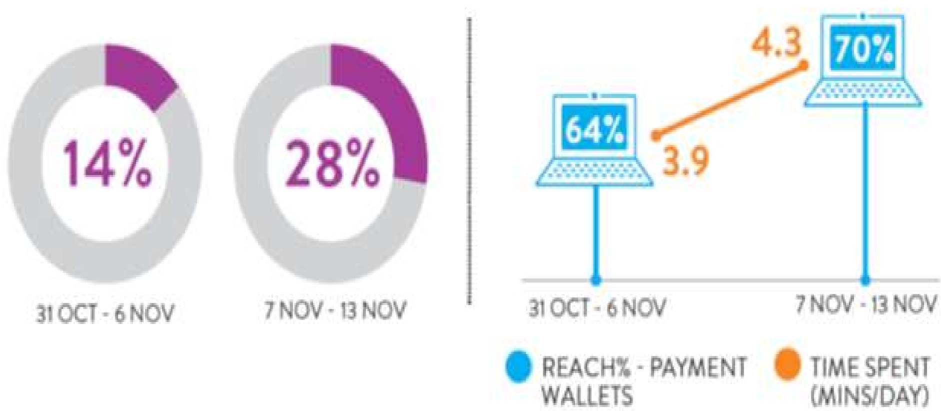
With cash transaction lowering in the short run, until the new notes are spread widely into circulation, certain sections of the society could face short term disruptions in facilitation of their transactions. These sections are:

- Agriculture and related sector
- Small traders
- SME
- Services Sector
- Households
- Political Parties
- Professionals like doctor, carpenter, utility service providers, etc.
- Retail outlets

CARE rating report "**Economic consequences of demonetization of 500- and 1000-Rupee Notes" November 9, 2016.**

6) Effect on digital payment:

Roughly 1.2 crore more Indians started using digital wallets in a single week. The reach of mobile payments increased by 6% in the week of the announcement as compared to the previous week, to peak at the highest ever reach of 70%. Usage frequency also surged by 15%. There are some 20 to 30 mobile payment / e-wallet companies in India the enrollment to them has leapfrogged post demonetization. The following are some of the numbers



Weekly install figures for mobile payment apps category
Source: Nielsen Mobile Insights

Number of ATMs	202,801
Number of POS	1,461,672
Value of ATM transactions	Rs 2,199,618 million
Value of POS transactions	Rs 441, 194 million
Number of Pay TM Users	158 million
Number e-wallet users	405 million
Number of merchant registration Pay TM	-1,000,000

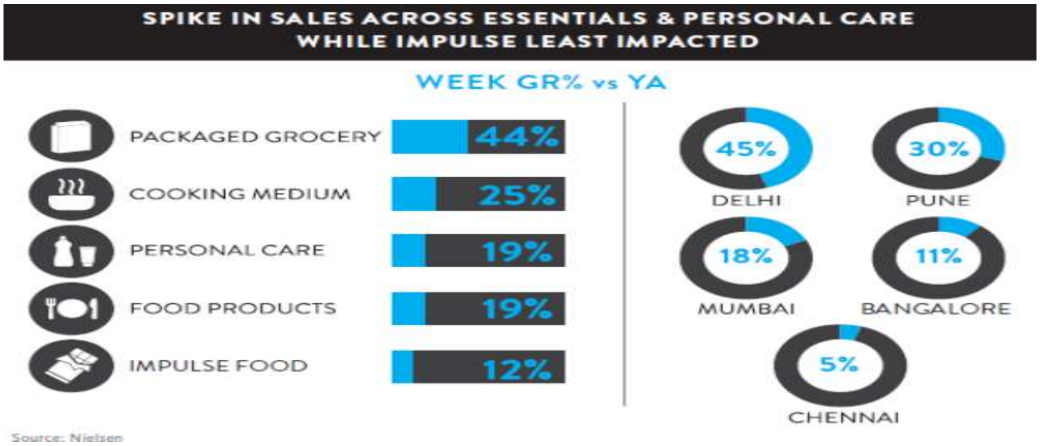
As we have seen from the above numbers, India is skipping plastic cards and are moving towards e-wallets. Hence it is not necessary to have the number of POS and ATMs to have a digital payment system. Simple payment systems such as e-wallets and other payment initiatives by government such as Unified Payment System, which works on USSD technology, have the capacity to replace the need of more ATMs and POS machines. In just over one year, a single e-wallet company PayTM has added 1 million merchant registrations which in turn is equivalent to POS for cards. Considering the market share of 39% for PayTm we could deduce the total number of merchant registration with all the e-wallet companies put together to the tune of 2.5 million.

7) Effect on farmers:

The demonetization has been introduced during the Rabi sowing season, which would severely impede the farmers ability to buy seeds and plant hence would affect the food production. The appended table presents the data on Rabi sowing season which indicates the area has actually increased by about 9% in this season.Sowing season could not have registered any increase had there been any strain in the commercial transactions at rural levels

8) Effect on food sector:

Foods witnessed the highest increase in growth during the demonetization week at 19% vs. year-ago. Within the food basket, packaged grocery and cooking medium saw a big upswing. Tea, packaged Atta and rice, baby food, milk food and non-refined oil also contributed to the growth.



Impulse categories (biscuits, chocolates, salty snacks and confectionery) also grew, but at a much slower pace. Soft drinks' slowed down significantly; however, the onset of winter could also be contributing to this slowdown.

Volume growth patterns in foods indicated a shift to bulk packs. Much of this could be driven by retailer private labels or the ongoing offers in the demonetization week.

Non-food sales grew as well, driven by personal care (17% in demonetization week vs. a 4.8% growth year-till-date before demonetization). All non-food categories including essentials like detergent powders and cakes, toothpaste, shampoo etc., saw a healthy double-digit growth (despite demonetization falling right after the monthly shopping period).

Food categories received a mixed response with certain categories having witnessed positive tailwinds while other categories saw a dip in demand from retailers. Impulse food witnessed the steepest decline in demand, while cooking oil and packaged grocery saw an exorbitant demand from retailers on the back of the belief that consumers would prefer to stock up on essentials in wake of the cash crunch.

9) Elimination of fake and counterfeit currency.

Counterfeit Currency Detected, 2015-16					
Denomination	Counterfeit Notes	Notes in Circulation	Counterfeit (%)	Counterfeit Value	Total Value
2,5	2	11,626 million	0	Rs 7	Rs 4,069.1 crore
10	134	32,015 million	0	Rs 1,340	Rs 32,015 crore
20	96	4,924 million	0	Rs 1,920	Rs 9,848 crore
50	6453	3,890 million	0.0000017	Rs 322,650	Rs 19,450 crore
100	221447	15,778 million	0.000014	Rs 2.21 crore	Rs 1,57,780 crore
500	261695	15,707 million	0.0000167	Rs 13.09 crore	Rs 7,85,350 crore
1000	143099	6,326 million	0.0000226	Rs 14.31 crore	Rs 6,32,600 crore

Source: Reserve Bank of India;

Note: Assuming number of Rs 2 and Rs 5 notes to be equal

The above table represents the fake currency detected and reported in the system during the last financial year, a point to be noted is that just three banks Axis, ICICI and HDFC reported 80% of such counterfeit notes, which implies that such notes are not detected fully in other banks. A data from Indiaspend reports that the only 6 out of every 250 fake currency is reported. Going by that percentage the estimated fake currency that would have been eliminated would be Rs 1.2 trillion.

Adding it up with anticipated 3.6 trillion black money, the total counterfeit and black money that would have been eliminated would be Rs 4.7 trillion.

10) Effect on Gross Domestic Product:

Demonetization will have a "very significant adverse effect" on the country's GDP . it has been highly critical of demonetization decision and has predicted a 2% drop in the country's GDP due to it. Finance minister Arun Jaitley, responding to a question at a press conference on Wednesday, ruled out any short-term impact of demonetization on growth, holding that it will rather benefit growth in the long run because “all this will impact the size of the GDP itself because more transaction that were happening outside the (formal) economy will get into the economy itself”.

- **CONCLUSION:**

RBI has and might have adequately replaced up to 75% of demonetized value with the new 500 and 1000 notes within the two months it might have had. People of India are very much adaptive and is evident from the massive support for the move and quick change to e-wallets Even in the first week of demonetization some sectors of the economy have shown growth while some other sectors such as impulsive purchase sector (biscuits, soft drink etc.,) have shown decline. Farmers and Rabi sowing do not seem to have been affected, reflected by the increase in sowing area. Currently Indian economy is taking ‘V’ shape after the effect of demonetization. After demonetization, digital payment is increasing one. All peoples are trying to adopt digital payment. Black money has reduced in Indian economy. Corruption has reduced in India. Deposit in the bank, short term may rise, but in the long term, its effect will come down. Due to demonetization, gross domestic product of India will be decline.

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'નદીગાન' - નૈસર્ગિક નિરૂપણના નિબંધો

ચાંડપા ભાવના
પી.એચ.ડી. વિદ્યાર્થીની
ભક્ત કવિ નરસિંહ મહેતા યુનિવરસિટી, જૂનાગઢ

નદી એ માત્ર નદી નથી, તે ગતિનું પ્રતિક છે. સૌંદર્યની તે વેગવંતી લહેર છે. પ્રકૃતિનો પ્રબળ અંશ રહી છે. આદિકાળથી માંડી આજ દિન સુધી માનવનો તેની સાથેનો નાતો અતૂટ રહયો છે. તેનું સતત વહેવું માનવની સંવેદનાઓને વાચા આપી રહે છે. ઈતિહાસના અનેક સંદર્ભો જોડતી નદીના પ્રવાહ સાથે વિવિધ યુગના માનવીઓનો ધબકાર સંભળાય છે. તે આપણા સઘળાં કાર્યોની સાક્ષી છે. આપણા સંવેદનો અને આત્મા સાથે જોડાયેલી છે. કાલિદાસ, વ્યાસ, રિલ્કે, ટાગોર વગેરે જેવા મહાન વિભૂતિઓએ પોતાના સાહિત્યમાં નદીને મનમોહક રૂપે રજુ કરી છે. તેના પ્રવાહ સાથે તેના પ્રવાહ સાથે તેના સૌંદર્ય સાથે આપણો આત્મા જોડાયેલો છે. નદીના પ્રવાહ સાથે આપણા આત્માનો પ્રવાહ પણ સતત વહેતો રહે છે. આ બન્નેનું સતત વહેવું એ યુગો યુગોની ચેતના દર્શાવે છે. ભગવાન બુદ્ધને એટલે જ આ નદી સદા વહાલી લાગી હતી. આ નદીઓનો પ્રવાહ માનવના આત્માના ઊંડાણ સાથે ભળતો સંભળાય છે. તેથી જ નદીની પારદર્શકતાએ આત્માની પારદર્શિતા સાથેનું અજોડ ગીત એ પ્રાચીન સંદર્ભોથી માંડી આજ પર્યંત નાવીન્ય તરફ ગતિ કરે છે. અહીં આવા જ પ્રકૃતિમયી સર્જક ડૉ.પ્રવીણ દરજીની વાત કરવાની છે. તેમનું બાળપણ મેશરી નદી અને પ્રકૃતિના અખૂટ ખજાનાઓ વચ્ચે વીતેલુ છે. પ્રકૃતિથી સભર સૌંદર્યનો ખજાનો તેમની સાહિત્ય કૃતિઓમાં પથરાયેલો જોવા મળે છે. પ્રવીણ દરજી પ્રતિભાશાળી સર્જક છે. એક જ વિષયની અનેક છબીઓ, રૂપલીલાઓ, શક્યતાઓ તેમની નિબંધમાં જોવા મળે છે. અહીં સર્જક તરીકેનું વ્યક્તિત્વ પ્રકૃતિ સાથે એકાકાર થતું જોવા મળે છે. તેમણે અનુભવેલી માણેલી પ્રકૃતિનો અનુભવ ભાવકને પણ કરાવે છે. તેમનાં લલિત નિબંધોમાં પ્રકૃતિવિષયક, વસ્તુવિષયક, સ્થળવિષયક, નિબંધોનું પ્રાધાન્ય જોવા મળે છે. આવા વિષયોમાં તેમનાં વ્યક્તિત્વના ભિન્ન-ભિન્ન પાસાઓ વ્યક્ત થયા છે. અહીં તેમની સર્જકતા સોળે કળાએ ખીલી ઊઠે છે. ગુજરાતી લલિત નિબંધ ક્ષેત્રે સાતત્યપૂર્ણ પ્રદાન કરનાર ડો. પ્રવીણ દરજીને ઘણા વિવેચકોએ નિબંધપુરુષ તરીકે નવાજ્યા છે.

અહી પદ્મશ્રી ડૉ. પ્રવીણ દરજીના લલિતનિબંધ સંગ્રહ 'નદીગાન'ની વાત છે. 'નંદીગાન' અનેક સૌંદર્યોથી સમૃદ્ધ નિબંધ સંગ્રહ છે. નિબંધકારનો આ નદી સાથેનો અતૂટ નાતો રહયો છે. તેમના લલિતનિબંધના વિચારોમાં નદીગાનનું સ્મરણ સંભળાતુ રહે છે. આપણા અસ્તિત્વમાં પણ આ નદી સતત વહેતી રહે છે. જેમ નદીના ગાનમાં તેના બંને કાંઠા, કાંઠાના લોકો, રહેણીકરણી, તેમના સંવેદનો, વૃક્ષો, સૂર્ય, ચંદ્ર, તારાઓ, પર્વતો, આકાશ વગેરે જેવું કેટકેટલુંય સંગીત જોડાયેલું છે. તેવી જ રીતે આપણી ભીતર અને

બહાર અનેક આંતર સંવેદનાઓની લહેરો પડેલી છે. સૌંદર્યનું જગત તેની ગાનલીલા પેલી નદીના ગાનની જેમ જ અહીં ઝીલાયેલી અનુભવી શકાય. 'નદીગાન' સંગ્રહની વાત કરીએ ત્યારે આનંદએ વાતનો પણ થાય છે કે 'નદીગાન' ને ૨૦૨૧ ના વર્ષનો 'નર્મદચંદ્રક' નર્મદ સાહિત્ય સભા દ્વારા એનાયત થયો છે. આ પારિતોષિક દરજી સાહેબના લલિતનિબંધની અનેક પ્રતિભાઓ અને શકયતાઓને પ્રમાણે છે.

અહીં ગ્રંથસ્થ ૩૩ નિબંધોમાંથી મોટાભાગના નિબંધો એક યા બીજી રીતે જીવન પ્રત્યેના લેખકના નૂતન દ્રષ્ટિકોણને અભિવ્યક્ત કરે છે. અહીં જીવન અને જગતને નિહાળવાની દ્રષ્ટિનો અલગ અહેસાસ થાય છે. પ્રકૃતિ, ઉત્સવો, અતીત, સ્થળ, સ્મરણ, ઈશ્વર, રાધા-કૃષ્ણ, ચીજ વસ્તુ વગેરેને લગતા વિષયોમાં લેખકનું વ્યક્તિત્વ અને જીવન પ્રત્યેનો અભિગમ દ્રષ્ટિગોચર થાય છે. માનવમનની અને ભાષાની અનેક લીલાઓ 'નદીગાન' નાં નિબંધોમાં પ્રસ્તુત થઈ છે. 'નદીગાન'નો પ્રથમ નિબંધ ' 'તું' અને 'હું' લેખકની મન:સ્થિતિ દર્શાવે છે. નદીની યાત્રા અન્-અંત બની જાય છે. તેના ઘાટે બેસીને પ્રત્યક્ષ થતું લીલાવિશ્વ અને સત્યની ક્ષણો અનંત બની રહે છે. અહીં નિબંધકારે ઈશ્વરને સખા, પ્રિય, સાજન, સંજના વગેરે નામ આપી સંવાદ સાધ્યો છે. પ્રકૃતિના મનોહરરૂપને માણવા, વરસતી વર્ષાધારા સાથે સંવાદ સાધીને પ્રકૃતિના તત્વને માણે છે. સમગ્ર સૃષ્ટિનાં રજમાં સર્વમાં 'તું' બિરાજમાન છે. તેમનો સંવાદ આપણા અસ્તિત્વનું શિવતત્વનું ગાન બની રહે છે.

સર્જકની કલમે પ્રકૃત્તિ, માનવજીવનનું સૌંદર્ય અનેક વિષયોથી ભીંજાયેલ તેમના વ્યક્તિત્વનો પરિચય 'નદીગાન'ના વિવિધ નિબંધોમાંથી પસાર થતા આપણને મળી રહે છે. પ્રકૃતિના સૌંદર્ય રસિક સર્જકને ઋતુઓની આસપાસના વાતાવરણની તરત જ અસર થતી. વૃક્ષો, પક્ષીઓનો કિલકિલાટ, નિર્દોષ, સહજ, હાસ્ય હર્યું-ભર્યું વાતાવરણ વગેરેની સાથે આપણા આત્માની મીઠી ગોઠડી સુંદર વાતાવરણ સર્જે છે. સમગ્ર વિશ્વ પ્રકૃતિની લીલા છે. ઈશ્વરમય વાતાવરણ આપણા ભાવસંવેદનોને રળિયાત કરે છે. એ વિચાર 'કોણ કોનાથી રળિયાત?' રચનામાં જોઈ શકાય છે. વૃક્ષો, પક્ષીઓનો કલરવ, પહાડો, મેદાનો, સૌંદર્યથી ભરપુર વાતાવરણ આપણને ભીતરથી રળિયાત કરી રહે છે. પ્રવીણ દરજીના નિબંધમાં પ્રકૃતિનું અર્નગળ વિશ્વ રચાતું આવે છે. વર્ષાઋતુનું આગમન થતા જ પ્રકૃતિ સોળે કળાએ ખીલી ઊઠે છે. કાલિદાસ કૃત 'મેઘદૂત'નું સ્મરણ થઈ રહે, તેમ અષાઢનું આગમન વાતાવરણમાં તેની મુગ્ધતાની અનુભૂતિ માણી શકાય છે. 'વાહ, ધરા!' માં બદલાતા વાતાવરણ સાથે આપણું મન પણ બદલાય છે. ઋતુઓની અદલા બદલી અહીં સમગ્ર માનવીઓના મનને બદલવા તરબતર કરી રહે છે.

'કઈ માટીનાં છો?', 'મોંઘેરી જણસ', 'નવવધૂ રાધા!' જેવી રચનાઓમાં 'રાધા' ને અખૂટ શક્તિ સ્વરૂપે વર્ણવી છે. લેખકની કલ્પનામાં રાધા કેવી મધુર છે. 'રાધા'ને સમયે-સમયે, આપણી પરિભાષા પરંપરાગત સમજથી કંઈક અલગ પરિભાષિત કરી છે. છતાં કૃષ્ણ પ્રત્યેનો પ્રેમ તેમનું સત્ય રહયું છે.

આપણા માપદંડો સમયાનુસાર બદલતા રહે છે. છતાં 'રાધા'ને સમજવા સૃષ્ટિના તમામ માપદંડો ઓછાં પડે છે. કૃષ્ણ પરત્વેનો તેમનો પ્રેમ સદા-સર્વદા સત્ય છે. નિબંધકારે માનવની વસ્તુ, પદાર્થ, વ્યક્તિસાથેનાં જોડાણની તેના ભાવ સંવેદનોની પ્રત્યક્ષ ચર્ચા કરી છે. કનેકટીવિટી જ જીવનનો આધાર હોય તેમ હું માં સર્વની હાજરી દર્શાવી રહે છે. 'કનેક્ટીવિટી' નિબંધમાં માનવનું માનવ સાથેનું જોડાણ ભીતરથી એક નદીના કલકલ વહેતાં વહેણ જેવો નિરંતર સંવાદ સાધે છે.

આ બિમાર થવું પણ કેટલું વ્યાકુળ કરી મૂકે છે. લેખકે અહીં બીમાર હોઈએ એટલે કુશળ સમાચાર માટે આવતા ટેલિફોનની વાત 'અને એક ફોન...' માં તેમના ભાવ, ચિંતા, દર્શનનો ઉમળકો વગેરે રમૂજ અંદાજમાં વ્યક્ત કર્યાં છે. તો 'થોડુંક તોફાન કરો' ની રચનામાં જીવનને આનંદથી જીવી લેવાની વાત કરે છે. આ ભાગદોડ ભરી જીંદગીમાંથી થોડા મુક્ત બની થોડું તોફાન કરવાની સાથે પોતાની જાત માટે સમય કાઢી સંવાદોથી ભીતરથી જીવનને મહેકતું કરવાની વાત ભાવક સુધી પહોંચાડી છે. સમય ગતિમાન છે. સમયની ટ્રેન પ્લેટફોર્મ પરથી પસાર થતી રહે છે. અહીં લેખકે આવનાર નવું કંઈક આપણને સૌંદર્યનો બોધ કરાવે છે. આનંદની ક્ષણો ઊભી કરે છે. આપણા હૃદયને અંદરથી પુલકિત કરે છે. વિશ્વ નર્યા સૌંદર્યથી ભર્યું છે. આપણી આંખ, કાન, હૃદય, મનને પરિતૃપ્ત કરવા આ સૌંદર્ય નિરંતર મીઠા સંગીતની જેમ માણવું જોઈએ. આવા સુંદર જીવનને જીવવાની બીજી કોઈ રીત ખરી છે. એવો સંદેશ 'સોનેરી પંખી' રચનામાં આપે છે. સોનેરી પંખી જેમ આકાશની રોશની વધારે છે. તેમ માનવને સંદેશ પાઠવે છે. જીવનની મજા માણતા રહેવાની.

'અલિખિત શબ્દની લીલા' રચનામાં 'શબ્દ' પ્રત્યેનો સંવાદ કરતા 'શબ્દ' જીવનમાં રંગ ભરે છે. ઉજાગર કરે છે. 'શબ્દ' જ આપણને ઉગારે છે. આજના સમયમાં 'શબ્દ'ની ભારોભાર ચિંતા લેખકને સતાવે છે. તેથી જ કહે છે, "તમારી 'શક્તિ' જગાડો અને તમે તમારા આત્માનું એક નવું રૂપ અનુભવો, તમારા ધ્યેયને સાકાર કરો." સમયે-સમયે કવિઓએ પોતાની વેદના શબ્દ રૂપે જ પ્રકટ કરી છે. કવિતા સર્જનને નજીકથી અનુભવવા અહીં અનેક સંદર્ભો સાથે 'શબ્દ' વિસ્તાર્યો છે. આપણી સાથે આસપાસની સૃષ્ટિ કેવી રીતે જોડાયેલી છે, પુષ્પ, પર્ણ, છોડ, જગત વગેરેની પ્રત્યક્ષ હાજરી આપણા જીવનને મહેકતું રાખે છે. પ્રકૃતિની લીલા અને એની કાળજી સાથે જીવનના અનેક સંવાદો ઊઘડે છે. આપણા ઘર, ફળિયામાં કાળજીથી ઉછરેલા છોડ, વેલ, પુષ્પો, પાંદડાઓ સાથેનો આપણો નાતો જીવનને મહેકાવવા સીમિત છે. આ છોડ વિશ્વ સાથેની ગોષ્ઠી 'બધુ સૂમસામ છે' માં વર્ણવી છે. પ્રકૃતિનાં ખીલવા સાથે આપણું જીવન ખીલી ઊઠે છે. તેનાં ભાવ સ્પંદનો અહીં પ્રસટયાં છે. ડૉ. પ્રવીણ દરજીનાં નિબંધોમાં પ્રકૃતિ સોળે કળાએ ખીલી ઊઠે છે. તેમનો પ્રકૃતિ પ્રેમ અહીં ભારોભાર પ્રકટ થયો છે. 'ફાગણ વિશે?', 'ભરપુર સ્પેસ', 'રિ-ચાર્જ', 'ચાલો, પુષ્પરાજ !', 'લીલી વાડી', 'ભૂતકાળ જબરો છે !' જેવાં નિબંધોમાં પ્રકૃતિ પ્રત્યેનો ઉત્કટ અનુરાગ જોવા

મળે છે. પ્રકૃતિ અને તેની આસપાસ પરિસર તેમને કંઈક નવું લખવા સંકોરે છે. તેમનું હૃદય પ્રકૃતિને ખોળે નદીની કલકલ જેમ વહે છે. વૃક્ષો, પર્ણો, પાંદડા, ડાળીઓ, ઘરનો વાડો અને તેનો પરિસર તેમના પ્રત્યેનો ઉત્કટ અનુરાગ 'નદીગાન'ની રચનાઓમાં જોઈ શકાય છે. પ્રકૃતિની રંગસભર દુનિયા આપણા જીવનને નુતન અનુભૂતિ બક્ષે છે. તેમના મધુર સંવેદનો જીવનને જીવંત કરી મૂકે છે. 'ઢોલિયો', 'મારો હિંચકો' જેવી રચનાઓમાં લેખકની સંવેદનાઓનું એક અલગ વિશ્વ ઉઘડે છે. તે માત્ર ચીજ, વસ્તુઓ ન રહેતા તેમના હૃદયનું ભાવવિશ્વ તેની સાથે જોડાયેલું છે. દિવાળી આવતા સ્વચ્છતા અભિયાનમાં જોડાઈને ભંગારમાં આપવાની થતી ચીજ વસ્તુઓ પ્રત્યેનો લગાવ 'જીવતરની જણસ'માં અનુભવી શકાય છે.

પ્રાશ્ચાત્ય સર્જકો અને વિચારકોના સંદર્ભો, ભારતીય ફિલસૂફોના વિચારો, તેમજ કાલિદાસ જેવા સંસ્કૃત સર્જકોનાં સમર્થનો સાથે ગુજરાતી કવિ લેખકોનાં સંદર્ભો પણ પ્રસંગોપાત મૂક્યાં છે. પ્રસ્તુત સંગ્રહનો છેલ્લા નિબંધ 'નદીગાન' શીષર્કને સાર્થક કરતો હોય તેમ 'નદી'ને નદી કરતાં કંઈક વિશેષરૂપે જૂએ છે. બાળપણમાં મેશરી નદીનો નાદ લેખકે ભરપુર માણ્યો છે. એ નદી જીવનનો અભિન્ન અંશ છે. તેની આંતર-બાહ્ય સંવેદનાનું પ્રતિક બની રહે છે. એ નદી આપણી ભીતરનાં, પ્રકૃતિના અનેક વિશ્વો ઉઘાડી આપે છે. તેથી જ તેઓ કહે છે. "ક્યારેક હું એનામાં અને એ મારામાં વહી રહયાનું ફીલ કરું છું," 'નદીગાન'ની રચનાઓમાં વિષય અને અભિવ્યક્તિની નવી તાજગી પ્રસ્તુત થઈ છે. અહીં સર્જકે પોતાની નિજી ભાષાશૈલી ઉપસાવી છે. લેખકની અભિવ્યક્તિ આવતું ઉદબોધન અને આત્મીયતાનું તત્વ 'નદીગાન'ના ગદ્યની એક આગવી ઓળખ ગણાવી શકાય. નિબંધકારની સર્જનાત્મકતા, કલ્પનાનો મુક્તવિહાર, લીલાનો આનંદ, સ્મૃતિના રમણીય રંગો વડે ભાવમય આલેખન કર્યું છે. આ સરળ અને રસપ્રદ શૈલીથી પ્રવીણ દરજી તેમના સમકાલીનોથી ઘણા જુદા પડે છે. તેમનું સર્જન નર્યું નિસ્બત ભરેલુ છે. તેમનું સર્જન જ તેમની સાચી ઓળખ બની રહે છે.

સમગ્ર રીતે જોઈએ તો 'નદીગાન' નિબંધસંગ્રહ પ્રકૃતિના અનર્ગળ ભાવો વ્યક્ત કરે છે. કોઈપણ સંસ્કૃતિનો વિકાસ નદીને કાંઠે જ થયેલો હોય છે. એટલે જ નદીને લોકમાતા કહેવામાં આવે છે. પ્રકૃતિમાં જ પરમેશ્વરનો વાસ છે. 'નદીગાન'ના નિબંધોમાં એવી છાયાઓ ફેલાતી આવી છે. જે તેમના હૃદયની આંતર-બાહ્ય સંવેદનાઓને ભાવકના હૃદય સાથે જોડે સંવાદ સાધે છે. ગુજરાતી ગદ્યના અભ્યાસીઓને 'નદીગાન'નાં ઝરણામાં નિરંતર વહેવું ગમશે.

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"ગુજરાતી સાહિત્યમાં રામાયણ અને મહાભારતનો પ્રભાવ"

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ભક્ત કવિ નરસિંહ મેહતા યુનિવર્સીટી, જૂનાગઢ

પ્રસ્તાવના :-

મધ્યકાલીન ગુજરાતી સાહિત્ય મુખ્યત્વે 'રામાયણ', 'મહાભારત', અને 'પુરાણો'ને ધ્યાનમાં રાખીને જ રચાયું હતું. આ યુગમાં અનેક શાસકો દ્વારા પ્રજાનું શોષણ થતું હતું. શાસકોથી ત્રસ્ત પ્રજા ધર્મ તરફ વળેલી તેમનામાં આનંદ-ઉલ્લાસનો અભાવ જોવા મળતો હતો. આ પ્રજાનું વલણ ધર્મ તરફ ઢળેલું હતું. તેઓ કોઈ ને કોઈ ઇષ્ટદેવને કેન્દ્રમાં રાખીને ભક્તિ કરતા હતા. જેમાં નરસિંહ મહેતા અને મીરાં જેવા ભક્તો શ્રીકૃષ્ણને કેન્દ્રમાં રાખીને પદ્ય રચતા હતા. આ સાહિત્ય કંઠોપકંઠ હતું જેમાં એક વ્યક્તિ બોલેને બીજી વ્યક્તિ ઝીલતી હોવાથી મૂળ સાહિત્યમાં કેટલાક ફેરફાર જોવા મળતા હતા. આ ઉપરાંત 'રામાયણ' અને 'મહાભારત'ની કથાને કેન્દ્રમાં રાખીને નાકર, પ્રેમાનંદ અને ભાલણ જેવા સર્જકોએ આખ્યાનને નવા સ્વરૂપે આલખ્યુ છે.

'રામાયણ'નું સર્જન ઈ.સ. પૂર્વે ત્રીજી કે પાંચમી સદીમાં વાલ્મિકી દ્વારા થયેલું 'રામાયણ' સંસ્કૃત સાહિત્યનું મહાકાવ્ય તરીકે ઓળખાય છે. આ 'રામાયણ'ની કથા સનાતન માનવકથા તરીકે વાલ્મિકીએ રજૂ કરી હતી. તેમાં સાત કાંડો છે. દશરથના ત્યાં રામ અને બીજા ભાઈઓની જન્મકથા, રામ વનવાસ, સીતાહરણ, જંગલોમાં રામ દ્વારા રાક્ષસોનો વધ, હનુમાનનું લંકાગમન, સીતા દ્વારા રામને સંદેશ, અન્ય પરાક્રમોની કથા રામ રાવણ યુદ્ધ, સીતા, ત્યાગ, લવ કુશ જન્મ, રામ દ્વારા અશ્વમેધ યજ્ઞ, સીતાનું ધરતીમાં સમાઈ જવું, રામનું સ્વર્ગારોહણ, જેવા વિવિધ પ્રસંગોને કેન્દ્રમાં રાખીને 'રામાયણ' મહાકાવ્યનું સર્જન થયું હતું.

ગુજરાતી સાહિત્યમાં મહાકાવ્ય રામાયણનો પ્રભાવ :-

રામાયણના વિષયવસ્તુને કેન્દ્રમાં રાખીને મધ્યકાલીન ગુજરાતી સાહિત્યમા સર્જન થયેલું જોવા મળે છે. જેમાં કર્મણમંત્રી નામના સર્જકે રચેલું 'સીતાહરણ' જે રામકથા ગાવાના ઉદેસ્યથી લખેલું. આખ્યાનના પિતા તરીકે ઓળખાતા ભાલણે 'રામવિવાહ', 'રામબાલ ચરિત્ર' જેમાં રામનાં બાલ્યાવસ્થાથી સીતાહરણ સુધીના પ્રસંગોને ગૂથીને કૃતિની રચના કરેલી. આ ઉપરાંત ભાલણના પુત્ર ઉદ્ધવે 'રામાયણ'નાં કેટલાક ભાગોનો અનુવાદ કરેલો અને બાકી રહેલા ભાગોનો અનુવાદ ભાલણના બીજા પુત્ર વિષ્ણુદાસે કરેલો. આખ્યાન કવિ શિરોમણી પ્રેમાનંદ 'રામાયણ' આધારિત 'રણયજ્ઞ' નામની કૃતિની રચના કરી હતી. મધ્યકાલીન ગુજરાતી સાહિત્યમાં સ્ત્રી કવિયત્રીઓનો પણ ફાળો નાનોસૂનો

નથી. તેમણે 'રામાયણ' આધારિત કેટલીક કૃતિઓની રચના કરી હતી. જેમાં દિવાળીબાઇએ 'રામાયણ'ને કેન્દ્રમાં રાખીને રામ જીવન આધારિત 'રામજન્મ', 'રામબાલ લીલા', 'રામવિવાહ' અને 'રામરાજયાભિષેક' જેવી કૃતિઓ રચી ગુજરાતી સાહિત્યમાં સારું એવું યોગદાન આપ્યું છે. કૃષ્ણાબાઈએ સીતાને કેન્દ્રમાં રાખીને 'સીતાજીની- કાંચળી', 'સીતાવિવાહ' જેવા પ્રસંગોને વણી લીધા છે. પુરીબાઇએ 'સીતામંગળ' ઉપરાંત 'રામ-સીતા લગ્ન વિષયક' પ્રસંગ કાવ્યો પણ આલેખ્યા છે.

મધ્યકાલિન યુગ ઉપરાંત અર્વાચીન યુગમાં 'રામાયણ'ના પ્રભાવ તળે સાહિત્ય સર્જન થયેલું જોવા મળે છે. સુધારકયુગની વાત કરીએ તો નર્મદના નાટકો 'રામ જાનકી દર્શન', 'સીતાહરણ' જે રામાયણ આધારિત છે. આ ઉપરાંત શિવલાલ ધનેશ્વર નામના કવિએ તુલસીદાસ કૃત 'રામચરિત્ર માનસ'નો અનુવાદ ગુજરાતીમાં 'રામાયણ' નામે કરેલો. પંડિતયુગમાં દોલતરામ પંડ્યા 'ઇન્દ્રજીત વધ' નામનું મહાકાવ્ય લખ્યું હતું. લલિત ઉપનામધારી જન્મશંકર મહાશંકર બુચે 'સીતા વનવાસ' નામે નાટક લખ્યું હતું. ગાંધીયુગમાં જોઈએ તો ચંદ્રશંકર શુક્લે 'સીતાહરણ' નામની કૃતિ રચી હતી. આ ઉપરાંત આધુનિક યુગના સર્જક સિતાંશું યસ્વચંદ્રએ પૌરાણિક પાત્ર આધારિત 'જટાયુ' નામનો કાવ્યસંગ્રહનો ઉલ્લેખ કર્યો હતો. આમ ગુજરાતી સાહિત્યમાં 'રામાયણ' મહાકાવ્યને કેન્દ્રમાં રાખીને તેનાં પ્રસંગો આધારિત અનેક કૃતીઓ રચાયેલી જોવા મળે છે.

ગુજરાતી સાહિત્યમાં 'મહાભારત'નો પ્રભાવ :-

મહાભારતનાં સર્જક વેદવ્યાસે મહાભારતની રચના વિક્રમ સવંત પૂર્વે ૩૦૮૧ થી ૩૦૬૯ વચ્ચે અર્થાત ઈ.સ. પૂર્વે ૩૧૩૮ થી ઈ.સ. પૂર્વે ૩૧૨૬ દરમિયાન કરી હશે એવું માનવામાં આવે છે. તેનું ત્રણ ભાગમાં વિભાજન થયેલું છે. પ્રથમ ભાગ 'જય' નામનું ૮૮૦૦૦ સ્લોક ધરાવતું કાવ્ય, બીજો ભાગ વેદવ્યાસના શિષ્ય વૈશપાયને જનમેજયને કુરુવંશની વંશાવલી ઉપરાંત ધર્મ કથા સંભળાવી તેમાંથી ૨૪૦૦૦ શ્લોકનું 'ભારત' નામનું કાવ્ય રચાયું. આ ઉપરાંત બીજા ભાગનું કાવ્ય સુતપુરાણી અને શૈનકાદી મુલ્યોને કથા કહેતા સંહિતા તૈયાર થઈ. તેમાં આખ્યાનો- ઉપખ્યાનો ઉમેરાતા એક લાખ સ્લોકોનું 'મહાભારત' નામના મહાકાવ્યની રચના થઈ હતી. જે ૧૮ પર્વમાં વિભાજિત થયેલું હતું. મહાભારત કાવ્યમા પાંડવોનો અને કૌરવોનોજન્મ, દ્રોપદી સ્વયંવર, શુભદાહરણ, કીચકવધ, પાંડવોનો વનવાસ ગમન, મૈત્રયનો દુર્યોધનને શાપ, યક્ષ પ્રશ્ન પ્રસંગ, ગૌરવ ગોગ્રહણ, પાંડવોનું પ્રગટીકરણ, અભિમન્યુ ઉત્તરા વિવાહ, દ્રોણમૃત્યુ, કર્ણવધ અશ્વસ્થામાને કૃષ્ણનો શ્રાપ, પાંડવોનો અશ્વમેધ યજ્ઞ, યાદવકુળનો નાશ, પાંડવો સ્વર્ગારોહણ વગેરે પ્રસંગોને કેન્દ્રમાં રાખીને વેદવ્યાસે 'મહાભારત' નામના મહાકાવ્યની રચના કરેલી જે સંસ્કૃત સાહિત્યમાં મહાકાવ્ય તરીકે ઓળખાય છે.

મહાકાલીન ગુજરાતી સાહિત્યમાં વીરસિંહે 'ઉષાહરણ' નામની કૃતિ રચી હતી. જે કૃતિમાં ઉષા અનિરુદ્ધની હરણકથાનું નિરૂપણ થયેલું જોવા મળે છે. આખ્યાનકાર નાકરે મહાભારત આધારિત 'અરણ્યપર્વ' 'વિરાટપર્વ' રચેલું કૃષ્ણાબાઈએ 'રુકમણીહરણ', 'કૃષ્ણ હાલરડા' તથા આખ્યાન કવિ શિરોમણી પ્રેમાનંદે 'ઓખાહરણ' નામની આખ્યાન કૃતી રચી, જેમાં ઓખા-અનિરુદ્ધ હરણની કથા છે. જે ચૈત્ર માસમાં ગવાય છે. આ ઉપરાંત તેમણે 'અભિમન્યુ આખ્યાન' 'સુભદ્રાહરણ' 'સંભાપર્વ', 'પાંડવઅશ્વમેઘ', 'દ્રોપદી સ્વયંવર', 'દ્રોપદી વસ્ત્રાહરણ', જેવા પ્રસંગોને કેન્દ્રમાં રાખીને આખ્યાનો રચીને ગુજરાતી સાહિત્યમાં મહત્વનું યોગદાન પૂરું પાડ્યું હતું. આ ઉપરાંત સુધારક યુગમાં કવિ નર્મદે 'દ્રોપદીદર્શન' નામનું નાટક 'મહાભારત' આધારિત રચ્યું હતું. પંડિતયુગમાં કવિ કાન્તે 'વસંતવિજય', 'અતિજ્ઞાન' જેવા ખંડકાવ્યોમાં 'મહાભારત'નું નીરુપણ જોવા મળે છે. ડોલનશૈલીના સર્જક એવા નાન્હાલાલે 'કુરુક્ષેત્ર' વિષયક મહાકાવ્ય લખવાનો પ્રયત્ન કરેલો. આ ઉપરાંત ગાંધીયુગમાં જોઈએ તો ઉમાશંકર જોશીના 'પ્રાચીના', 'મહાપ્રસ્થાન' જેવા કાવ્યોમાં 'મહાભારત'ના છાંટણા છાંટયા વિના રહેતા નથી. અનુગાંધીયુગમાં દર્શકે 'કુરુક્ષેત્ર' નામની નવલકથાની રચના કરી હતી. જેમાં, 'મહાભારત'ના અંશો દેખાયા વિના રહેતા નથી. આમ 'મહાભારત' મહાકાવ્ય વિષયક પ્રસંગોને ધ્યાનમાં રાખીને ગુજરાતી સાહિત્યમાં અનેક કૃતિઓનું સર્જન થયેલું જોવા મળે છે.

ઉપસંહાર :-

મધ્યકાલીન ગુજરાતી સાહિત્યના સર્જનથી માંડીને આજ સુધી રચાતા સાહિત્ય સર્જનમાં ક્યાંકને ક્યાંક 'રામાયણ' અને 'મહાભારત'ના વિષયવસ્તુનો આધાર લઇ સર્જક તેના પ્રભાવ તળે કરેલા સાહિત્યનું સર્જન અચૂક જોવા મળે છે.

સંદર્ભ સાહિત્ય :-

(૧) મધ્યકાલીન ગુજરાતી સાહિત્યનો ઇતિહાસ- ડો. રમેશ એમ. ત્રિવેદી

(૨) અર્વાચીન ગુજરાતી સાહિત્યનો ઇતિહાસ- ડો. રમેશ એમ. ત્રિવેદી

(૩) અર્વાચીન ગુજરાતી સાહિત્યનો ઇતિહાસ- પ્રસાદ બ્રહ્મભટ્ટ

9

"महीप सिंह की कहानियों में शिक्षा जगत की स्थिति"

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महीप सिंह की कहानियों में शिक्षा जगत की स्थिति, अध्यापक जीवन तथा अध्यापक और छात्रों के बदलते रिश्तो का यथार्थ अंकन हुआ है । महीप सिंह ने कहानियों के माध्यम से शिक्षा जगत तथा अध्यापक के जीवन की नस नस को उन्होंने पकड़ा है । इस संदर्भ में महीप सिंह स्वयं कहते हैं कि " मेरी कहानी में शिक्षा जगत का विविध चित्रण मिलता है । इसका कारण यह है कि मैं जीवनभर शिक्षा क्षेत्र से जुड़ा रहा हूं ।1"

प्राइवेट कॉलेज में सेक्रेटरी और प्राचार्य बेरोजगार युवकों का शोषण करते दिखाई देते हैं । वह उसे कम वेतन में अधिक काम करवा लेते हैं । `पुत्र` कहानी में अध्यापक का घर छोटा है । बच्चे अधिक है और सुविधाएं नहीं है । तनख्वाह कम है । अभावग्रस्तता है । सुख-सुविधा से अधिक अपने पेशे को महत्वपूर्ण मानते हैं । नौकरी की अनिश्रितता के कारण उनका जीवन अस्थिर है । `उखड़े हुए रास्ते का यात्री` कहानी के मास्टर साहब के अनेक सपने हैं परंतु उनकी स्थितिया साथ नहीं दे रही थी । अपने सपनों को साकार करने के लिए वे अपने हाथ में जो है वह सब दिल लगाकर करते हैं । कहानीकार लिखते हैं कि - "मास्टर साहब आगे बढ़ गए । खड़ी हुई सड़क पर कंकड़-पत्थर इधर-उधर हुए थे और मास्टर साहब की टूटी चप्पले उन पत्थरों से उनका पैर बचा पाने में असमर्थ थी ।2" मास्टर साहब की टूटी चप्पल यानी कि उनकी आर्थिक दुरावस्था की निशानी है ।

आज अध्यापक और छात्रों के संबंध में परिवर्तन आया है । कई किस्म के छात्र अध्यापकों से ठीक से व्यवहार नहीं करते परंतु अध्यापक स्थिति को निपटा लेते है । `उखडे हुए रास्ते का यात्री `कहानी में एक अवध बिहारी नामक विद्यार्थी है, जो देवीचरण दुबे जी को `देवी दद्दा` नाम से पुकारता है । "उन्हें लगा, जैसे फुहड गालिया देता हुआ अवध बिहारी उनके पीछे-पिछे चला आ रहा है । उनकी इच्छा हुइ की पलटकर वे उसके मुह पर थुक दे । परंतु वह अवधबिहारी था, एक गुंडा और गुंडे के मुह लगना थीक नही । वे चलते गए । तभी उन्हे लगा, किसी ने उनकी धोती का काठ पकडकर खिच लिया है । इस बार बड़ी तीखी और जली हुइ आवाज थी, `अबे देविया राम-राम `उन्होंने पलटकर उत्तर दिया `अबे गुडवा` राम राम ।3"

`विपर्यय` कहानी का नायक दिनेश पार्ट टाइम काम करके कॉलेज की पढ़ाई कर रहा है और एक रत्ना नामक लड़की से प्यार करता है । किंतु रत्ना उसके के साथ विवाह करना चाहती है ।

दिनेश को प्रोफ़ेसर सलाह देते हुए समझाते हैं कि - "हर लड़की प्रेम के साथ-साथ जीवन में सुरक्षा चाहती है, विशेष रूप से आर्थिक सुरक्षा । क्या तुम रत्ना को यह सुरक्षा दे सकते हो?.......... मेरी सलाह मानो, कुछ समय की थी यह प्रेम व्रेम भुल जाओ । मन लगाकर पढ़ो और अपने पैरों पर खडे हो जाओ ।4"

कई अध्यापक अपनी विद्यार्थिनियों को फंसाकर उनसे अनैतिक संबंध रखते हैं और उनका शारीरिक शोषण करते हुए दिखाई देते है । विद्यार्थिनियों को लेकर रेस्टोरेंट में, लांच पर, अंग्रेजी पिक्चर को ले जाकर, उनके साथ एय्याशी करते है । ऐसे अध्यापक का चित्रण - `ब्लाटिंग पपेर` कहानी में किया गया है । जब प्रिंसिपल को इसका पता चलता है तब वे ऐसे अध्यापको को कॉलेज से निकाल देते है । कहानी का मैं कहता है - " फिर एक दिन धमाका हुआ । सुबह-सुबह को मिला.........प्रोफेसर अरोरा की नौकरी खत्म । प्रिंसिपल के पास किन्ही लड़कों का एक गुमनाम पत्र पहुंचा था । प्रोफेसर अरोरा ने कॉलेज की सात लड़कियों को फंसा रखा था ।5"

प्राइवेट कॉलेज में अध्यापकों से मुक्त में काम करवा लिया जाता है । कॉलेज के प्रमुख और सेक्रेटरी का सभी अध्यापकों पर दबाव रहता है । जो अध्यापक उनके खिलाफ काम करते हैं उन्हें नौकरी से निकाल दिए जाता है । अध्याअपको के हस्ताक्षर तो सरकार द्वारा निर्धारित कुल वेतन की राशी पर करवा लिए जाते है किंतु उन्हे वेतन स्रेकेटरी के इच्छानुसार ही मिलता है । `ट्युशन ` कहानी मे बद्री बाबू के इशारे पर सारा कॉलेज चलता है । " प्रशिक्षित अध्यापको के हस्ताक्षर तो सरकार द्वारा निर्धारित दर पर कराये जाते है किंतु वेतन मिलता है उन्हे बद्री बाबू की इच्छानुसार अप्रशिक्षित अध्याअपक नया सत्र प्रारंभ होने के एक-डेढ़ महीने बाद रखे जाते और सत्र समाप्त होने के पूर्व ही उन्हें नोटिस दी जाती । उनका वेतन पचास से सत्तर रुपये तक बद्री बाबू की इच्छानुसार रखा जाता ।6"

इन कहानियों में संस्था के संचालक अध्यापकों का आर्थिक और मानसिक शोषण करते दिखाई देते हैं । वे उनसे कम वेतन में अधिक काम करवा लेते हैं । जो अध्यापक इस व्यवस्था के खिलाफ जाता हैं उनको कॉलेज से निकाल दिया जाता है । प्राइवेट कॉलेज में नौकर भर्ती के लिए प्राचार्य की जासूसी करने वाले विद्यार्थियों को ही लिया जाता है ।

शिक्षा जगत की स्थिति, अध्यापक जीवन तथा अध्यापक और छात्रो के बदलते रिश्ते आदि समस्याओं का यथार्थ चित्रण महीप सिंह की `उलझन`, `ट्यूशन`, `एक स्त्री एक पुरुष`, `विपर्यय`, `उखड़े हुए रास्ते का यात्री`, `ब्लाटिंग पेपर`, `पत्नियां`, `अवधि`, `सीधी रेखाओं का व्रुत`, `बेसूर`, `मौत का एक दिन`,`धुंधले चेहरे`, `निशाना` आदि कहानियों में हुआ है । महीप सिंह ने अध्यापक की आर्थिक समस्या, अनिश्चित नौकरी के जगह की समस्या के साथ-साथ प्राइवेट कॉलेज में मुफ्त में नौकरी करने वाले अध्यापकों के वास्तविक जीवन का चित्रण इन कहानियों में किया है।

शिक्षा जगत का वह सजीव चित्रण महीप सिंह का भोगा हुआ यथार्थ है । मुंबई के कॉलेज में घटित प्रसंग के बारे में वे स्वयं लिखते हैं कि " मैं जिस कॉलेज में कार्यरत था, उसके मैनेजमेंट से उलझ पड़ा। वहां का गुरु नानक खालसा कॉलेज, अमृतसर की शिरोमणि गुरुद्वारा प्रबंधक कमेटी द्वारा संचालित होता है। प्रबंध समिति कॉलेज के संचालन में बहुत हस्तक्षेप करती थी । मैंने अपनी कुछ सहकर्मियों को साथ लेकर इस हस्तक्षेप का कड़ा विरोध किया। वर्ष तक हम मैनेजमेंट से लड़ते रहे। बात वहां के उच्च न्यायालय तक पहुंच गई । वह लड़ाई हम हार गए ।...... यह बात अगस्त 1963 की है।7"

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10

"Research paper on Innovation and Current trends in E – Commerce"

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ABSTRACT:

E-commerce (**Electronic -Commerce**) is the activity of electronically buying or selling of products on online services or over the Internet. E-commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. E-commerce is in turn driven by the technological advances of the semiconductor industry, and is the largest sector of the electronics industry.

E-commerce typically uses the web for at least a part of a transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of products (such as books from Amazon) or services (such as music downloads in the form of digital distribution such as iTunes Store). There are three areas of e-commerce: online retailing, electronic markets, and online auctions. E-commerce is supported by electronic business.

KEY WORDS: ***Online Transaction, Digital Market, Electronic Market***

INTRODUCTION:

E-commerce has become an important tool for small and large businesses worldwide, not only to sell to customers, but also to engage them. In 2012, e-commerce sales topped $1 trillion for the first time in history. Mobile devices are playing an increasing role in the mix of e-commerce, this is also commonly called mobile commerce, or m-commerce. In 2014, one estimate saw purchases made on mobile devices making up 25% of the market by 2017.

For traditional businesses, one research stated that information technology and cross-border e-commerce is a good opportunity for the rapid development and growth of enterprises. Many companies have invested an enormous volume of investment in mobile applications. The De Lone and McLean Model stated that three perspectives contribute to a successful e-business: information system quality, service quality and users' satisfaction. There is no limit of time and space, there are more opportunities to reach out to customers around the world, and to cut down unnecessary intermediate links, thereby reducing the cost price, and can benefit from one on one large customer data analysis, to achieve a high degree of personal customization strategic plan, in order to fully enhance the core competitiveness of the products in the company. Modern 3D graphics technologies, such as Facebook 3D Posts, are considered by some social media marketers and advertisers as a preferable way to promote consumer goods than static photos, and some brands like Sony are already paving the way for augmented reality commerce. Way fair now lets you inspect a 3D version of its furniture in a home setting before buying.

E – COMMERCE MODEL:

E – Commerce is normally carried out in the following types.

A. B2B – This involves Business to Business marketing or inter company business organizations sell their products and services to other business organizations using the internet. It also covers purchasing, services, support and payment system.
B. B2C - This involves business to customer marketing, where products and services are marketed by business organizations directly to the ultimate consumers using the internet. Activities include sales, services, customers information and customer support.
C. C2C - This involves consumers to consumer marketing, where consumers directly sell products or services to other consumers, using the Internet. Firms like eBay provide such facilities.

Among these types, the maximum e – marketing activities take place, and the maximum online marketing opportunities lie in B2C where marketers sell directly to ultimate consumers.

OBJECTIVES OF THE STUDY:

- ✓ To study the various types of E – Commerce.
- ✓ To study the recent trends in E – Commerce.
- ✓ To study the opportunities and limitations of E – Commerce.
- ✓ To study the concept of E – Commerce.

E –COMMERCE IMPACT ON DIFFERENT SECTOR:

IMPACT ON MARKETS AND RETAILERS

E-commerce markets are growing at noticeable rates. The online market is expected to grow by 56% in 2015–2020. In 2017, retail e-commerce sales worldwide amounted to 2.3 trillion US dollars and e-retail revenues are projected to grow to 4.891 trillion US dollars in 2021. Traditional markets are only expected 2% growth during the same time. Brick and mortar retailers are struggling because of online retailer's ability to offer lower prices and higher efficiency. Many larger retailers are able to maintain a presence offline and online by linking physical and online offerings.

E-commerce allows customers to overcome geographical barriers and allows them to purchase products anytime and from anywhere. Online and traditional markets have different strategies for conducting business. Traditional retailers offer fewer assortment of products because of shelf space where, online retailers often hold no inventory but send customer orders directly to the manufacture. The pricing strategies are also different for traditional and online retailers. Traditional retailers base their prices on store traffic and the cost to keep inventory. Online retailers' base prices on the speed of delivery.

IMPACT ON SUPPLY CHAIN MANAGEMENT

For a long time, companies had been troubled by the gap between the benefits which supply chain technology has and the solutions to deliver those benefits. However, the emergence of e-commerce has provided a more practical and effective way of delivering the benefits of the new supply chain technologies.

E-commerce has the capability to integrate all inter-company and intra-company functions, meaning that the three flows (physical flow, financial flow and information flow) of the supply chain could be also affected by e-commerce. The affections on physical flows improved the way of product and inventory movement level for companies. For the information flows, e-commerce optimized the capacity of information processing than companies used to have, and for the financial flows, e-commerce allows companies to have more efficient payment and settlement solutions.

IMPACT ON EMPLOYMENT

E-commerce helps create new job opportunities due to information related services, software app and digital products. It also causes job losses. The areas with the greatest predicted job-loss are retail, postal, and travel agencies. The development of e-commerce will create jobs that require highly skilled workers to manage large amounts of information, customer demands, and production processes. In contrast, people with poor technical skills cannot enjoy the wages welfare. On the other hand, because e-commerce requires sufficient stocks that could be delivered to customers in time, the warehouse becomes an important element. Warehouse needs more staff to manage, supervise and organize, thus the condition of warehouse environment will be concerned by employees.

IMPACT ON CUSTOMERS

E-commerce brings convenience for customers as they do not have to leave home and only need to browse website online, especially for buying the products which are not sold in nearby shops. It could help customers buy wider range of products and save customers' time. Consumers also gain power through online shopping. They are able to research products and compare prices among retailers. Also, online shopping often provides sales promotion or discounts code, thus it is more price effective for customers. Moreover, e-commerce provides products' detailed information; even the in-store staff cannot offer such detailed explanation. Customers can also review and track the order history online.

IMPACT ON THE ENVIRONMENT

In 2018, E-commerce generated 1.3 million tons of container cardboard in North America, an increase from 1.1 million in 2017. Only 35% of North American cardboard manufacturing capacity is from recycled content. The recycling rate in Europe is 80 % and Asia is 93 %. Amazon, the largest user of boxes, has a strategy to cut back on packing material and has reduced packaging material used by 19 % by weight since 2016. Amazon is requiring retailers to manufacture their product packaging in a way that doesn't require additional shipping packaging. Amazon also has an 85-person team researching ways to reduce and improve their packaging and shipping materials.

IMPACT ON TRADITIONAL RETAIL

E-commerce has been cited as a major force for the failure of major U.S. retailers in a trend frequently referred to as a "retail apocalypse." The rise of e-commerce outlets like Amazon has made it harder for traditional retailers to attract customers to their stores and forced companies to change their sales strategies. Many companies have turned to sales promotions and increased digital efforts to lure shoppers while shutting down brick-and-mortar locations. The trend has forced some traditional retailers to shutter its brick and mortar operations.

E – Commerce During COVID – 19:

In March 2020, global retail website traffic hit 14.3 billion visits signifying an unprecedented growth of e-commerce during the lockdown of 2020. Studies show that in the US, as many as 29% of surveyed shoppers state that they will never go back to shopping in person again; in the UK, 43% of consumers state that they expect to keep on shopping the same way even after the lockdown is over. Retail sales of e-commerce shows that COVID-19 has a significant impact on e-commerce and its sales are expected to reach $6.5 trillion by 2023.

OPPORTUNITIES FOR E – COMMERCE:

Direct Sales – Companies can directly sell their goods and services to customers through ecommerce website. Making order for the purchase, invoicing and payment is done using internet. The delivery of goods will be through a physical channel.

Presales – Ecommerce companies can make use of their websites for promoting your sales. Companies can make use of email campaigns, search marketing or online advertising for boosting their product sales.

User Interface – The user Interface allows us to search for the products easily and can order for the products in a lesser time. The customers can even filter products based on price, colour, top brands and so on.

Shopping Cart – The shopping cart allows the customer to choose the products according to their choice of interest. Add to cart options can be used to add products to our shopping cart.

Payment Software – The payment for the online purchase can be made using debit cards or credit cards. The ecommerce website will direct the customer to a payment gateway. The three main methods of payment are opening a merchant account, using a payment processing company or creating an online shop within a virtual shopping mail.

DISADVANTAGES OF E-COMMERCE:

- The start-up costs of the e-commerce portal are very high. The setup of the hardware and the software, the training cost of employees, the constant maintenance and upkeep are all quite expensive.
- Although it may seem like a sure thing, the e-commerce industry has a high risk of failure. Many companies riding the dot-com wave of the 2000s have failed miserably. The high risk of failure remains even today.
- At times, e-commerce can feel impersonal. So it lacks the warmth of an interpersonal relationship which is important for many brands and products. This lack of a personal touch can be a disadvantage for many types of services and products like interior designing or the jewelry business.
- Security is another area of concern. Only recently, we have witnessed many security breaches where the information of the customers was stolen. Credit card theft, identity theft etc. remain big concerns with the customers.
- Then there are also fulfilment problems. Even after the order is placed there can be problems with shipping, delivery, mix-ups etc. This leaves the customers unhappy and dissatisfied.

RECENT TRENDS IN E – COMMERCE:

E-commerce has deeply affected everyday life and how business and governments operate. Commerce is conducted in electronic market places and in the supply, chains working on the Internet-Web. Consumer-oriented marketplaces include large e-malls (such as Amazon), consumer-to-consumer auction platforms (eBay, for example), multichannel retailers (such as L.L. Bean), and many millions of e-retailers. Massive business-to-business marketplaces have been created by Alibaba and other companies. The so-called sharing economy enables more efficient use of resources, as Airbnb does with online rentals of private residences. Almost instantaneous access to services is made available by on-demand platforms offering, for example, transportation (e.g., Uber), computation and storage resources furnished by cloud service providers, and medical and legal advice. Mass customization of goods sold online, such as garments and vehicles, became common. Electronic currencies (or crypto currencies) such as Bit coin entered into play as the means of settlement. Semi permanent supply chains enable a hub company (such as Dell) to surround itself with suppliers that perform most production tasks and deliver other goods and services to the central firm.

Social network sites, such as Facebook, undergird a great variety of individual relationships and are the site of so-called social commerce, driven by the opinions and reviews shared by the participants as the electronic word-of-mouth. Online communities bind together participants who wish to share their knowledge, forge lasting relationships, or present themselves on a broad forum. Those communities became a potent source of co-creation of value by individuals who together and over long stretches of time, for example, produce open-source software or continually replenish an online encyclopaedia.

The Web is also an interactive medium of human communication that supplements, and often replaces, traditional media. The hypermedia nature of the Web, with the interlinking of multimedia content available on globally distributed sites, enables creation of new types of media products, often offered free of charge. Those new media include blogs, video aggregators (such as YouTube), social media (built with wiki technology, for example), and customized electronic newspapers. As with all media, this aspect of the Web leads to its use in marketing. Web advertising ranges from the display ads on Web sites to keyword ads shown to information seekers using search engines, such as Google. Mobile advertising is expanding apace because of the extensive use of smartphones. Deep knowledge of individuals is available to marketers because of the electronic collection of multifaceted profiles as people navigate the Web. In particular, location-based promotion of goods and services may be enabled in mobile commerce. The ability to derive revenue from ads drives various business models (for example, search engines) and produces incremental revenue for other businesses, as their customers access their Web sites or use mobile apps and can be exposed to the advertising messages.

CONCLUSION:

Today E commerce has become an integral part of everyday life. Accessibility to E-commerce platform is not a privilege but rather a necessity for people, particularly peoples who are staying in urban areas. Due to fast adoption of internet enabled devices like Smartphone and Tablets, we have seen an unparalleled growth in E- commerce. The telecommunication technology has completely changed the way of our living, communication methods, shopping etc. It has a huge impact on how we communicate with friends and relatives how we travel, how we access the information and the way we buy or sell products and services. The growth of Ecommerce volumes in India is attracting the attention of players around the globe. E-commerce creates new opportunities for business it also creates new opportunities for education and academics. It appears that there is tremendous potential for providing E-business education.

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11

A Study of Educational Problems Faced by Students Under Integrated Education Programme

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[1] INTRODUCTION:

In the recent time education is very much necessary for total development of mankind. During recent years many rules have been changed, according to rule and right to education for handicapped persons it was decided to focus on those children's education who are having special features of disabilities.

"Integrated Education or Education of Handicapped Children" is a very important component of Sarva Shiksha Abhiyan (SSA) - [Education for All Campaign]. Objective of primary education universalization of Sarva Shiksha Abhiyan can not be achieved with out educating handicapped children. Under this programme all types of handicapped and disable children e. g. hearing impaired, blind, mentally & physically retarded and other disabled children are studying with normal children in the same classroom for their socialization by classroom adaptation under this programme.

This study was conducted to know educational problems faced by students under the Integrated Education Programme.

[2] PROBLEM TITLE:

The title of the study is **"A Study of Educational Problems faced by Students under Integrated Education Programme."**

[3] PROBLEM STATEMENT:

The study was conducted know about problems of physical, mental, social, educational, adaptation, educational activities and educational system faced by students of Std. 5 to 8 of Navsari district in the year 2013-14 under Integrated Education Programme.

[4] UNDERSTANDING TERMINOLOGY:

In the present study whatever terms used for problem statement which are necessary to understand. Keywords terminology is as under:

(1) Integrated Education Programme:

Children below 18 years age having various types of disabilities and living with their own parents in their own village but they can study in normal school of village with normal children which is known as Intensive Education Programme.

(2) Educational Problems:

Educational problems faced by students under Intensive Education Programme.

[5] OBJECTIVES OF THE STUDY:

There might be an objective or aim behind any activity. Before conducting any research objectives must be determined which can helps to determine certain direction of the study. Objectives of the study are as under:

- To study the physical problems faced by the students under Integrated Education Programme.
- To study the mental problems faced by the students under Integrated Education Programme.
- To study the social problems faced by the students under Integrated Education Programme.
- To study the educational problems faced by the students under Integrated Education Programme.
- To study the problems of extra-curriculum activities faced by the students under Integrated Education Programme.
- To study the problems adaptation faced by the students under Integrated Education Programme.
- To study the consciousness of students regarding Integrated Education Programme.
- To study the consciousness of teachers regarding Integrated Education Programme.

[6] STUDY PROBLEM:

Before conducting any research, its' objective must be determined. And to achieve objectives at the end of the research what is to be gained or which will be the outcome is being forecast so that the researcher can be design research work. Thus, in this study the researcher tried to question or responses of the following problems:

- What kind of physical problems be experienced by students under the Integrated Education Programme.
- What kind of mental problems be experienced by students under the Integrated Education Programme.

- What kind of social problems be experienced by students under the Integrated Education Programme.
- What kind of educational problems be experienced by students under the Integrated Education Programme.
- What kind of problems of extra-curriculum activities will be experienced by the students under the Integrated Education Programme.
- What kind of problems of adaptation will be experienced under the Integrated Education Programme.
  - Up to what extent students will be conscious about the Integrated Education Programme.
  - Up to what extent teacher will be conscious about the Integrated Education Programme.

[7] IMPORTANCE OF THE STUDY:

Any study has its prominent importance. Education is a unique science. Research is necessary to resolve many problems arise during total development of mankind and development of educational field. The importance of the present is as under:

- The Present study will be useful for teachers to know problems of student under the integrated education programme which will be most helpful to time planning and education system for the students.
- The present study will introduce the school management (school family) about problems faced by the students under the Integrated Education Programme which will facilitate adaptation with school family.
- The present study will be useful to students to know about their disability consciousness and on the basis of it proper guidance can provide them as well as precautionary measures will suggested.

[8] LIMITATION OF THE STUDY:

Limitations of the study were as under:

- Self designed questionnaire and interview schedule were applied in the present study. Limitation in designing these tools was a limitation of the study.
- Findings of the present study about students are on the basis of teacher's responses which also is a limitation of the study.
- Sample selected for the present study is a limitation of the present study.

[9] UNIVERSE AND SMAPLE:

Universe:

In the present study the researcher has covered Gujarati medium students of Standard 5 to 8 studying under Integrated Education Programme in government primary schools run by District Education Committee of Navsari district for the year 2013-14 as a universe. The universe is defined as under:

Area	:	Navsari district
Standard	:	Students studying in 5 to 8 Standard
Year	:	Year 2013-14
Medium	:	Gujarati Medium
Type of School	:	District Education Committee managed Government of Gujarat Primary Schools.

Sample Selection:

In the present study the researcher has selected Gujarati medium teachers of Standard 5 to 8 studying under Integrated Education Programme in government primary schools run by District Education Committee, Government of Gujarat state in the Navsari district for the year 2013-14 as a sample of the study.

For the said study 100 students of 5 to 8 standards who are studying under Integrated Education Programme and their 16 teachers were intentionally selected as a sample.

[10] RESEARCH METHODOLOGY:

There major research methodology has been applied for the research as under:

- Historical Method.
- Descriptive Method.
- Experimental Method.

Descriptive Research has been applied for the present study because this study was to study educational problems faced by students under the Integrated Education Programme and for this study survey was conducted to know about educational problems faced by students under Integrated Education Programme.

[11] SELECTION OF RESEARCH TOOL:

For the present study self-designed questionnaire was used for the students and self-designed interview schedule for teacher.

[12] DATA COLLECTION AND ANALYSIS:

Research of the study visited Block Resource Centre under Integrated Education Programme of Vansda, Chikhali, Gandevi and Jalalpor taluka noted names/addresses of student to personal visit in the schools with the help of friends. Necessary instruction given to the students and filled 100 questionnaires.

As mentioned about the same process applied to interview 16 teachers working under the Integrated Education Programme.

For the present study information personally collected from 116 respondents.

DATA ANALYSIS:

Collected data have been tabulated and after that simple stastistical e. g. percentage, Kai square value applied for necessary interpretation of the data for the study.

[13] FINDINGS OF THE STUDY:

❖ **Students under Integrated Education Programme:**

- Whenever the students getting ill teacher are helping them for treatment.
- Whenever student suffering from physical problem the teacher is taking special care.
- Kits have been given to all disable students to go schools and coming back to home.
- Due to kit given to disable student they are not facing any physical problems.
- They are not facing any physical problem due to constant sitting in the classroom.
- Students are not facing any physical problems due to playing games in the school.
- There are many games in the school's which students are not able to play it is a big problem for them.
- Students are getting tired after playing some games like Kho-Kho, Running, Long Jump, Star Setting, bead directing etc.
- Twitter, Salivation, convulsion, fevers found in the school.
- The games are played with the other children at school.

❖ **Teachers under Integrated Education Programme:**

- No special facility is given to the teachers.
- Need based personal and group counselling is given to parents of the students.
- Teachers are conducting all likable activities.
- Teachers are regularly organizing parents in the year.
- According to teachers they need more practice in repetition, real experience, action as compare to normal students.

- Teachers are organizing reading-writing-counting, sports and most likely extra-curriculum activities for them.
- In order to motivate students for study teachers are organizing sports, cultural programme and most likely activities.
- Teachers are trying sensitising society for there children's acceptance and adaptation and for enabling environment they are organizing street plays, poster rally.
- It was also found that teachers are preparing progress reports suitable to student's problem.

❖ **Educational Consequentiality:**

Following recommendations can be done about educational problems experienced by students under Integrated Education Programme:

❖ **Recommendations for School Family and Teachers:**

- To keep in-depth information regarding Integrated Education Programme.
- To keep information about type handicapped students and their standards covered under Integrated Education Programme.
- To keep information about the problems arising in Integrated Education Programme and First-Aid treatment.

❖ **Recommendations for Parents and Guardians:**

- Medical check-up must be conducted in regular time interval.
- To provide correct information to teacher about problems of children where they are studying.
- Parents must be avoid blind faith, believes and orthodox attitude prevailing abouttheir children.
- Parents must be take guidance regarding growing, study and care of these students.

❖ **Recommendations for Voluntary Organization working for Disable Children:**

- Efforts must be done by organizations for the total development of students.
- Programmes must have organized to provide information about consciousness about Integrated Education Programmes.
- Programmes must have organized for the community about consciousness on Integrated Education Programmes.

[14] RECOMMENDATIONS FOR FUTURE RESEARCH:

- Research on the personality development of students should be conducted under the Integrated Education Programme.

- Variable based e. g. girls; boys' study on problems faced in different standards can also be conducted under the Integrated Education Programme.
- A study can be conducted about consciousness of teachers for the Integrated Education Programme.
- Consciousness of the government for the Integrated Education Programme and problems grant also can be carried out.
- Educational problems faced by students under the Integrated Education Programme by selecting other districts as universe.
- A Person Study can be carried out on the organization working on the Integrated Education Programme.

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12

"Analytical Study of Issues and Challenges of Higher Education in Pandemic Situation of Covid-19"

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ABSTRACT

During the Covid-19 period, when people were locked in their homes and all schools and colleges were closed, online study started. Here, the researcher has briefly discussed the meaning of e-learning, its types and the issues and challenges that arised in subsequent E-learning.

INTRODUCTION

In today's modern age every country was advancing further and further, the competition for superior research among scientists all over the world had reached its climax. Some astronomers have even predicted that Mars will be inhabited in the near future. Man felt superior to God. All the time of the crash, a serious corona (Covid-19) virus from Wuhan, China, one of the most progressive countries in the world, swept across the country and the world. Thousands of people from China, USA, Italy, India and other countries have been infected with the virus. No vaccines or cure has been found for the disease in that period. Due to which many countries had resorted to Lockdown to fight this disease. All government and private offices, institutions and industries, from railway, airlines, transport to schools, colleges and universities started to teach their students or worked from home through e- learning which became more prevalent during lockdown times. The UGC also recommended in its guidelines that colleges & universities should take online exams as well as Viva even for M.Phil. & Ph.D. in order to keep people safe during this epidemic. But just as there are advantages to e-learning, there are also some isues and challenge that are discussed here.

MEANING OF E-LEARNING

Electronic learning is a different kind of learning theory as, opposed to our traditional education, in which we receive education online using electronic devices such as computers or mobile phones. E-learning means "electronic learning means taking education through electronic devises and digital media is called e-learning. There are different forms of e-learning, including web-based learning, mobile based or e-learning. Computer based learning, virtual classroom and webinars, etc. the world was different to the concept of e-learning many years ago. People talk a lot about this but as technology and online learning systems improve, technology becomes more popular. Today millions of students study their subjects online. E-learning is not limited to this, but some schools and universities are also giving priority to e-classrooms. The finding of a survey shows that learning online is easier and more convenient than learning in a traditional classroom. This is because different methods are used to teach a subject in online learning. Such as audio and video recordings, quizzes, surveys, games, presentations, group discussions, etc. apart from thus, other methods are also used.

LITERATURE REVIEW

Several studies have tended to the amazing open doors and provokes related with the progress to conventional advancing rather than e-learning. One of the primary explanations behind vacillating e-learning drives is the absence of well-readiness for this experience.

A review that plans to analyze understudy difficulties regarding how to manage e-learning in the episode of COVID-19 and to look at whether or not understudies are ready to study online is introduced in (Aboagye et al. 2020). The review reasoned that a mixed methodology that joins customary and e-instructing should be accessible for students. One more review that means to investigate the e-learning process among understudies who know about online innovation to propel their self-concentrate on abilities is depicted in (Radha et al. 2020). The review results show that e-learning has become famous among understudies in all instructive establishments in the time of lockdown because of the COVID-19 pandemic.

A review that plans to research the qualities, advantages, disadvantages and elements that sway E-learning has been introduced in (Ms and Toro, 2013). A portion of the segment highlights, for example, practices and social foundation sway understudy training in the E-learning area. Subsequently, for speakers to plan instructive exercises to make learning more viable, they ought to comprehend these elements. The review is applied to understudies in Lebanon and England to help educators to get what researchers anticipate from the learning the board frameworks.

Dissecting the viability of E-learning for understudies at the college level has been presented in (Ali et al. 2018). A poll was applied to an example of 700 understudies, 94.9% of them are using distinctive e-learning procedures and apparatuses. To gauge the dependability and interior consistency of the elements, Cronbach's alpha test is applied. To take out the factors and to ascertain the elements stacking in the review, the exploratory element examination is applied. The outcomes show that understudies support that E-learning is not difficult to utilize, saves time, and reasonable.

TYPES OF E-LEARNING

E-learning is mainly divided in two sections.

SYNCHRONOUS

Synchronous means “at the same time” means learners and instructors interact with each other from different places at the same time. By learning any subject in this way, you can ask for your own questions immediately, which clears your doubts. That is why it is also called real time learning. In this type of e-learning, learning resources are provided to the students using many online tools. Some examples of synchronous e-learning include audio and video conferencing, live chat, virtual classroom, webinars, etc. These techniques have become more popular in the last few years.

ASYNCHRONOUS

Asynchronous means “not all at once”. This means that there is no interaction between the learner and the instructor in real time. But the information has already been given. For example, Web based learning. in which we get education using any online course, blogs, websites, video tutorials, e-books, forums, etc. the biggest advantage of this type of e-learning is that we can get information 24*7 whenever we want.

FINDINGS

Discoveries in light of understudies' point of view

- The understudies accept that e-learning is utilized and that perhaps the main use is a copy of the logical technique learned on electronic/sight and sound structures.
- The understudies concur that e-learning is valuable and that it assists them with being protected and further developed their scholastic norms.
- The understudies guarantee that the presentation of e-learning is troublesome and that the bad quality of internet providers is the greatest hindrance to its application.
- The understudies show that there are limits to e-learning and that the greatest disadvantage is that it diminishes the responsibility for showing staff and raises the tension on understudies.

Discoveries in view of showing staff viewpoint

- The school personnel accept that e-learning is valuable and that assisting with fostering understudies' innovative abilities is perhaps the most basic positive component.
- The school personnel concur that the utilization of e-learning is normal and that the ownership of employees through email and other e-administrations is the main use.
- The school personnel concur that there are hindrances to the presentation of e-learning and that the significant expense of its execution is one of the fundamental challenges.

- The school personnel acknowledge that e-learning has burdens and that the greatest disadvantage is that, comparative with conventional learning, it needs monetary help.

Academic viewpoints

Any e-learning system follows one of the usually known learning hypotheses, i.e., behaviorism, cognitivism, or constructivism. Moreover, each instructional procedure unequivocally affects the elements that impact the learning system and the self-evaluation of the qualities of the student. In this manner, in view of what has been accomplished through the assessments of showing staff and understudies, we tracked down that the specific qualities of the student, specifically, the inspiration should be investigated. It is likewise fundamental, as a proper academic advance, to pick an e-learning technique that suits the qualities of understudies and the electronic climate they are living in these days.

CONCLUSION

People are confused, afraid, worried or careful and are maintaining distance with precaution to save them self from the infection of the Covid – 19 viruses. The Indian government has taken necessary steps including lockdown with various phases to prevent people and to stop wide spread out among the mass public. In such situation E-learning is the best option for the students to carry on their studies, either in whatever form it is. Thus, E-learning is the moral victory of today's science.

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“વર્ષા અડાલજા કૃત"ઝાંઝર"વાર્તામાં વાર્તાનાયિકાનો મનોસંઘર્ષ.”

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ગુજરાતી સ્ત્રી વાર્તાકારોમાં વર્ષા અડાલજા એક ઉત્તમ વાર્તાકાર તરીકે ખ્યાતિ પામેલા છે. બહુમુખી પ્રતિભા ધરાવતા વર્ષા અડાલજા નો જન્મ 1940માં મુંબઈ માં થયેલો. પરંતુ તેમનું મૂળ વતન જામનગર હતું. ગુણવંતરાય આચાર્યની પુત્રી વર્ષા અડાલજામા પણ પિતાના સંસ્કારોનું સિંચન થયેલું જોવા મળે છે. તેમણે ઘણા સાહિત્યસ્વરૂપો જેવા કે નવલકથા, નાટક, કવિતા, વાર્તા, લઘુનવલ વગેરે ક્ષેત્રમાં વિશેષ યોગદાન આપ્યું છે. તેમ છતાં તેઓ એક શ્રેષ્ઠ વાર્તાકાર તરીકે પ્રસિદ્ધિ પામ્યા છે. સાહિત્યસર્જનમાં એક શ્રેષ્ઠ વાર્તાકાર તરીકે તેમણે એક આગવી ઓળખ બનાવી ને પ્રસિદ્ધ થયેલા છે. તેમણે 11 વાર્તાસંગ્રહો માં 'એ', 'સાંજને ઉંબર', 'અનુરાધા', 'એધાણી', 'ગાંઠ્યે બાંધ્યુ આકાશ', 'તું છે ને' ,'તને સાચવે પારવતી', 'કોઈ વાર થાય કે', 'બીલીપત્રનું ચોથું પાન', 'સ્વપ્ન પ્રવેશ','હરિકથા અનંતા' છે. તેમને વિવિધ પારિતોષિકો અને સન્માન પ્રાપ્ત થયા છે. સાહિત્ય અકાદમી એવોર્ડ, દર્શક એવોર્ડ,રણજિતરામ સુવર્ણચંદ્રક, ઉમા સ્નેહરશ્મિ,ભગવતીકુમાર શર્મા દીર્ઘકાલીન સાહિત્ય સેવા ચંદ્રક,એવોર્ડ પ્રાપ્ત થયાછે.ગુજરાતી સાહિત્ય અકાદમી,મહારાષ્ટ્ર રાજ્ય ગુ.સા.અકાદમી,સાંસ્કૃતિક અભિયાન, પ્રિયદર્શી એવોર્ડ જેવા lifetime એચિવમેન જેવા સન્માન મળ્યા છે.

તેમનો પહેલો વાર્તાસંગ્રહ 'એ '1979 માં પ્રગટ થયેલો. જેમાં તેમણે 22 વાર્તાઓ આપેલી. માનવજીવનને, સ્ત્રીજીવનની, દાંપત્યજીવનની આધારિત વાર્તાઓ તેમણે લખેલી છે. જેમાં એક વાર્તા નારી જીવનના ઉજળા પાસાને રજૂ કરતી વાર્તા 'ઝાંઝર' રજૂઆત પામી છે ઝાંઝર વાર્તામાં નાયિકાનો નારી પ્રત્યે કેવી રીતે અભિગમ બદલાય છે.તે આ વાર્તામાં જોવા મળે છે.ઝાંઝર વાર્તા હૈયા પર બોજા બની બેઠેલા નાયિકાના મનમાં અપરાધભાવ જગાડતાં ઝાંઝર ની વાત છે. વાર્તાનાયિકા ની આસપાસ સમગ્ર કથન ગુંથાયેલું છે. જીવનમાં ન કલ્પેલુ સુખ મળી આવતા તે છીનવાઈ જવાનો ભય તે સતત અનુભવે છે.વાર્તાનાયિકાનો મનોસંઘર્ષ નીરૂપવામાં લેખિકાએ સારી એવી સફળતા મેળવી છે.

અનાથાશ્રમમાં ઉછરેલી નાયિકા મીરાને માટે એનો પતિ હેમંતનો પ્રેમ, સસરાનો સ્નેહી ભાવ અને તેની લાડકવાયી પુત્રી રોમા તેના જીવનની અનમોલ મૂડી છે. હેમંતના પિતાએ તેમની મૃત પત્નીની યાદગીરીરૂપે મીરાને વજનદાર ચમકદાર ઝાંઝર આપ્યા હતા. મીરાંનાં આ ઝાંઝર રોમા ને ખુબ જ ગમે છે. રોમા ઝાંઝર પહેરીને આખા ઘરમાં ફર્યા કરે છે. સાંજે રોમા તેના તકિયા નીચે આ ઝાંઝર રાખીને સુઇ જાય છે. બીજાં દિવસે સવારે રોમા ઉઠીને જુએ છે,તો ઝાંઝર ત્યાં હોતા નથી. તે આમતેમ શોધે છે પણ ઝાંઝર મળતા નથી, આ ઝાંઝર ખોવાઇ જવાથી રોમા રડી-રડીને તેની આંખો લાલઘુમ કરી દે છે. આ ઝાંઝર કામવાળી મીઠી ચોરી લીધા હશે એવો વહેમ મીરાંના મનમાં ઉદ્દભવે

છે. તે મીઠી ને સમજાવે છે, ધમકાવે છે, ડરાવે પણ છે, અને છેલ્લે તો પોલીસને પણ બોલાવવાની ધમકી આપે છે. પરંતુ મીઠી એ તો ઝાંઝર લીધા જ નથી તો ક્યાંથી એ આપે ? અંતે તે મીઠી ને ઘરમાંથી કાઢી મૂકે છે. વાર્તાના અંતે પોતાના પતિને મોટી પોસ્ટ મળતા મીરા નવા ઘરમાં રહેવા જાય છે. જૂનું ઘર ખાલી કરતા એક ખૂણામાંથી ઝાંઝર મળી આવે છે. ઝાંઝર હાથમાં આવતા જ મીરાનું અંતઃકરણ વલોવાઈ જાય છે પોતાનાથી થયેલ મોટો અપરાધભાવ દૂર કરવા તે મીઠી ને મળવા તેના ઘરે જાય છે. ત્યારે મીરાને ખબર પડે છે કે ઝાંઝરના એક મામૂલી ચોરીના આરોપે મીઠી નું જીવન છીન્ન ભિન્ન કરી નાખ્યું હતું. મીરા ખૂબ જ આક્રંદ સાથે મીઠીના ઘરમાંથી નીકળી જાય છે. પોતે કરેલા અપરાધ થી પીડાય છે. મીરાં ઘરમાં પતિ કે સસરા ને કશું જ જણાવતી નથી, કારણ કે ઘણા વર્ષો પછી જે સુખ ,સંપત્તિ, માન-સન્માન મળ્યાં છે તે ખોવાઈ જવાનો ડર સતત તેની આસપાસ રહ્યાં કરે છે.એક બાજુ મીંરાનું સ્થાન-મોભો ને બીજી બાજુ ઝાંઝરની સાચી હકીકત. આ મનોસંઘર્ષ સતત તેનાં મનમાં ઉદભવતો રહે છે.ધનિકો અને ગરીબોની બે ધ્રુવની નોખી દુનિયા નો ભેદ અહીં લેખિકાએ સ્પષ્ટ રીતે વ્યક્ત કર્યો છે. મીરા શરૂઆતથી મીઠી સાથે પ્રેમભાવથી વર્તે છે.પરંતુ જ્યારે ઝાંઝર ખોવાઈ જાય છે. ત્યારે તેનો આરોપ મીઠી ઉપર નાખી દેવામાં આવે છે. મીઠી સાથે અભદ્ર વ્યવહાર કરવામાં આવે છે. મીઠી ને ન બોલવાના બોલ પણ મીરા બોલી દે છે.મીઠી સાથે કરેલા આવાં ખરાબ વ્યવહારથી તે સતત મૂંઝવણ અનુભવતી રહે છે.

ઝાંઝર વાર્તા નાયિકાપ્રધાન વાર્તા છે. વાર્તામાં મુખ્ય અને ગૌણ પાત્રો મળીને કુલ છ પાત્રો જોવા મળે છે. એક નારીવર્ગના પાત્રોમાં મીરાં તેનો પતિ હેમંત, સસરા અને મીરાની પુત્રી રોમાનો સમાવેશ થાય છે. જ્યારે બીજા નારીવર્ગમાં મીઠી અને તેની માતાના પાત્રોનો સમાવેશ થાય છે. આખી વાર્તા કેન્દ્ર વાર્તાના કેન્દ્રમાં મીરા નું પાત્ર મુખ્ય બની રહ્યું છે. વાર્તામાં મીરાં અને પુત્રી વચ્ચે નો ગાઢ પ્રેમ સંબંધ લેખિકા અહીં આલેખ્યો છે. લેખિકા ના પાત્રો અહીં ચોટદાર તો કોઈકવાર રમુજી બની રહ્યા છે. 'ઝાંઝર' વાર્તામાં ની ભાષાશૈલી સીધી સરળ લેખિકા અહીં વર્ણવી છે. આ વાર્તામાં સાલંકારભાષાનો પણ વિશેષ પ્રમાણમાં ઉપયોગ કરીને વાર્તાને વિશેષ શૈલીમાં બાંધી છે. પાત્ર પાત્ર વચ્ચે મૂકાયેલા અભિનયક્ષમ ધારદાર સંવાદોનો અસરકારક રીતે ઉપયોગ કરવામાં આવ્યો છે. નારી હૃદય નો પૂરો પરિચય લેખિકાને હોવાના કારણે વાર્તાને અહીં અનુકૂલન બનાવી છે. વાર્તાનું શીર્ષક 'ઝાંઝર' એની વ્યજનાત્મકતાને સિદ્ધ કરે છે. સૂક્ષ્મ લાગણીઓ ને વાચા આપવામાં સહાયક નીવડેલા ઝાંઝર કોઈના હૃદયમાં બોજો બની રહી શકે ખરા ? વાર્તાના અંતે સ્પષ્ટ જણાઈ આવે છે,'હા,વજનદાર ઝાંઝર છે,રોમા.' મીઠી પર મુકાયેલો ઝાંઝરના ચોરીનો આક્ષેપ મુકનાર બીજુ કોઇ નહીં પણ એક લાગણીશીલ નારી છે. આ વાર્તામાં કોઈ પણ ઉપર પ્રથમ આરોપ મૂકતાં પહેલાં તેની સત્યતાની ચકાસણી કરી લેવી જોઇએ અને આવી ચકાસણી કરવામાં ન આવે તો તેનું પરિણામ કેટલું ભયંકર બની રહે છે. તેનું સચોટ દ્રષ્ટાંત 'ઝાંઝર' વાર્તામાં નિરૂપાયું છે. આ ઉપરાંત એક નારી દ્વારા બીજી નારીને હેરાન કરવામાં આવે છે. તેને પરેશાન કરવામાં આવે છે. અને એક જ નારી દ્વારા બીજી નારીની જિંદગી બરબાદ કરી દેવામાં કોઈ પણ પ્રકારની કરકસર રાખવામાં આવતી નથી. નારી નારી પ્રત્યેનું બદલાતો અભિગમ પણ જોવા મળે છે.. આ વાર્તામાં થોડાક અંશે અમુક મર્યાદાઓ પણ જોવા

મળે છે. લેખિકાએ મીરાના અપરાધબોધ થી પીડાતા હૃદયની વેદના ને કોઇ મનોવૈજ્ઞાનિક અભિગમથી નિરૂપી નથી. સામાન્ય મનોવૈજ્ઞાનિક ની આછી ઝલક થોડે અંશે આ વાર્તામાં જોવા મળે છે.

મીરાના મનનો પશ્ચાતાપ અને મીઠીની કરુણતાને લેખિકાએ સામ-સામે મૂકીને વાર્તાની એક અલગ છબી પ્રગટ કરી છે. જે અત્યંત રોચક સાબિત થાય છે.

સંદર્ભ સૂચિ :-

(૧)'એ' વાર્તાસંગ્રહ, લેખક-વર્ષા અડાલજા, પ્ર.આ.-૧૯૭૯,પ્રકાશક-આર.આર.શેઠની કંપની, મુંબઈ.

(૨) 'વર્ષા અડાલજાનું કથાસાહિત્ય', લેખક-પંકજ.આર.પટેલ,પ્ર.આ.-૨૦૧૧,પ્રકાશક-આદર્શ પ્રકાશન, અમદાવાદ

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પર્યાવરણ ચેતના

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Let's nurture the nature So that we can have a better future."

પર્યાવરણ અને પ્રકૃતિ (કુદરત) એકજ સિક્કાની બે બાજુ છે. સામાન્ય લોકો માટે જે પ્રકૃતિ છે તેને વિજ્ઞાનમાં પર્યાવરણ કહેવામાં આવે છે. પરી અને આવરણ એટલે કે જે આપણા જીવનને અસર કરે છે. આ બધા પર્યાવરણ બનાવે છે. મોટા પાયા પર જંગલ, જમીન, હવા, સૂર્યપ્રકાશ અને જીવજંતુ બધા આપણા પર્યાવરણના ભિન્ન તથા અભિન્ન અંગ છે. આજે વિશ્વની સમસ્યાઓમાં પર્યાવરણ પ્રદૂષણ એક મુખ્ય સમસ્યા છે. એક સ્વરછ વાતાવરણ શાંતિપૂર્ણ અને સ્વસ્થ જીવન જીવવા માટે ખૂબજ આવશ્યક છે. પરંતુ મનુષ્યની બેદરકારીથી આપણું પર્યાવરણ દિન-પ્રતિદિન ગંદુ થતું રહ્યું છે.

પર્યાવરણ પ્રદૂષણ આ સદીની સૌથી મોટી હાનિકારક સમસ્યા છે. પ્રદૂષણ અનેક સમસ્યાઓને જન્મ આપે છે, ત્યાં સુધી કે માણસના અસ્તિત્વ સામે પણ એક પ્રશ્નાર્થચિહ્ન લગાવી દે છે આજે શુદ્ધ હવા કે શુદ્ધ પાણી રહ્યું નથી. ભૂકંપ, દુષ્કાળ, પૂર વગેરે સામે આવી રહ્યું છે. જંગલોના વ્યાપક વિનાશના કારણે વરસાદનો ક્રમ અસ્તવ્યસ્ત થઈ ગયો છે. કાર્બનડાયોક્સાઇડના કારણે ચારેબાજુ ગરમી વધી રહી છે, વધતા જતાં ધુમાડાના કારણે વાતાવરણમાં પ્રદૂષણ વધી રહ્યું છે. જો પર્યાવરણની સુર કરવી છે તો આપણે બધા સાથે મળીને લક્ષયબદ્ધ રીતે કામ કરવું પડશે. આ માટે જાગૃતિ અને રાષ્ટ્રીય મહત્વપૂર્ણ કાર્યમાં બધાનું સંગઠિત થવું આવશ્યક છે.

વાતાવરણ એક કુદરતી સંપત્તિ છે. જે પૃથ્વી પર જીવનને વિકસિત, નષ્ટ અને પોષિત કરવામાં મદદ કરે છે. મનુષ્યો, પશુઓ અને અન્ય જીવિત ચીજો વધારવા અને વિકસીત કરવામાં મદદ કરે છે. પરંતુ મનુષ્યની સ્વાર્થી ગતિવિધિઓના કારણે આપણું પર્યાવરણ અસરગ્રસ્ત થઈ રહ્યું છે. આ એક મહત્વપૂર્ણ વિષય છે અને દરેક વ્યક્તિ પર્યાવરણ બચાવે અને સુરક્ષિત રાખવા પ્રયત્ન કરે તો જીવનના અસ્તિત્વને ટકાવી રાખવા માટે પ્રકૃતિનું સંતુલન સુનિશ્ચિત થઈ શકે.

ઉદ્યોગો અને કારખાનાનો ધુમાડો તથા ઝેરી વાયુ હવામાં ઝેર પેદા કરે છે. દિવાળી અને લગ્ન જેવાં પ્રસંગોમાં ફટાકડા દ્વારા હવાનું પ્રદૂષણ થાય છે. રાષ્ટ્રીય મેળવેલી ગંગા નદી પણ આનાથી બાકાત નથી. શહેરી હવામાં સલ્ફર ડાયોક્સાઇડ, નાઇટ્રોજન ઓક્સાઇડ જેવાં ઝેરી વાયુ વધે છે. ઓઝોનનું પ્રમાણ પણ વધી રહ્યું છે. જમીન રાસાયણિક ખાતરના કારણે પ્રદુષિત થઈ રહી છે.

વાતાવરણમાં ઓક્સિજનનું પ્રમાણ ઘટી રહ્યું છે. જેને ગ્લોબલ વોર્મિંગ કહેવામાં આવે છે. ભારત અને ચીન સહિત બધા દેશોમાં ભૂકંપ, વાવાઝોડું, તોફાન, પૂર, અતિવૃષ્ટિ સાથે બરફનું પીગળવું વગેરે પ્રાકૃતિક આપત્તિના સંકેતના રૂપમાં ભવિષ્યદર્શન છે.

કુદરતથી પોષણ મેળવવાવાળો માણસ અચાનક આટલો સ્વાર્થી કેવી-રીતેથઈ ગયો? પર્યાવરણ સંતુલનની પ્રાથમિક શરતમાં મુખ્ય છે- જંગલોની સુરક્ષા. પર્યાવરણ ચેતના લોકો કુદરત સાથે મિત્રતા રાખવામાં જ સુખ માને, વિસંગતિતો વેદનાઓને જન્મ આપે છે. પર્યાવરણ પ્રકૃતિ પ્રેમ, સંયમ, સમજ, ત્યાગ, સંતુલનની ભાષા શીખવે છે, જે આગવી પેઢીના જીવનની ગેરંટી આપે છે.

ઈ. સ.1970 સુધી પૃથ્વીના ઉષ્ણકટિબંધીય વર્ષાથી જંગલોનો 1/3ભાગ નષ્ટ થઇ ગયો હતો. કેનેડા અને નોર્વેની ઘણાં વિસ્તારની માછલીઓ નષ્ટ થઈ ગઇ છે. ઈરાન અને કુવૈતના યુદ્ધના કારણે દરિયામાં જે તેલ નાખવામાં આવ્યું હતું એનાં કારણે લાખો જીવોનું જીવન સમાપ્ત કરી દીધું. જો ગંગાનું મેદાન પણ એક દિવસ આવું જ પ્રદૂષિત બની જાય, દૂષિત પાણીના કારણે નદીઓની માછલીઓ મરી જાય, એસીડીકરણ આપણાં ફેફસાં નબળાં કરી દે, જંગલોનો વિનાશ ધરતીને વાંજણી બનાવી દે. ત્યારે શું થશે? આપણી સંસ્કૃતિ ક્યાં સુધી ટકી શકશે?

આજે વધતી જતી વસ્તી માટે શું ન જોઈએ-પાણી, કપડાં, ફળ-ફૂલ, દૂધ....... ધરતીની પાસે આટલો અન્નભંડાર નથી કે બધાની જરૂરિયાત પૂરી કરે. ઓઝોન પડ પહેલા કરતાં ડબલ ઝડપથી પાતળું થઇ રહ્યું છે, ગ્રીનહાઉસ ગેસનું તાંડવ મચી રહ્યું છે. પ્રતિદિન વૃક્ષો અને જીવજંતુઓની પ્રજાતિઓ સમાપ્ત થઈ રહી છે. વાહનોની સંખ્યામાં વધારો થઈ રહ્યો છે.1990નું વર્ષ સૌથી ગરમ રહ્યું હતું, ત્યારબાદ 2016નું વર્ષ સૌથી ગરમ રહ્યું હતું. આ કારણે લોકોને પીવાનું શુદ્ધ પાણી મળતું નથી, બિમારીના કારણે માણસો મૃત્યુ પામે છે.

સ્વાસ્થ્ય સંગઠને હાલમાં રિપોર્ટમાં વૈશ્વિક જળવાયું પરિવર્તનના ભાવિ પરીદર્શયના રૂપમાં વધતું તાપમાન સાથે વધુ પ્રદૂષણથી બીમારીઓ મુખ્યત્વે હાર્ટએટેક, મેલેરિયા, ડેન્ગ્યુ, એલર્જી તથા ચામડીના રોગોમાં વૃદ્ધિના સંકેત દઈને વિશ્વની સરકારોને પોતાનાં સ્વાસ્થ્ય બજેટમાં ઓછામાં ઓછી 20% વૃદ્ધિ કરવાની સલાહ આપી છે.

વિભિન્ન દેશોમાં વિદેશ મંત્રાલયો દ્વારા સુચનાઓમાં વૈશ્વિક તાપમાન વૃદ્ધિથી વિશ્વના દેશોની રાષ્ટ્રીય સુરક્ષા પર ખતરાનો સંકેત આપવામાં આવ્યો છે. સયુંકત રાષ્ટ્ર સંઘ બાન કી મૂન એ આ વર્ષ એમનાં ભાષણમાં વૈશ્વિક તાપમાન વૃદ્ધિ પર ચિંતા વ્યક્ત કરીને આને 'યુદ્ધ'થી પણ વધારે ખતરનાક બતાવ્યું છે. દુનિયાની જાણીતી સંસ્થા 'ઓક્સફેમ' નું કહેવું છે કે પર્યાવરણમાં પરિવર્તન થઈ રહ્યું છે. એનાં કારણે એવો ભૂખમરો ફેલાઈ શકે છે જે આ સદીની સૌથી મોટી માનવીય દુર્ઘટના સાબિત થશે આંતરરાષ્ટ્રીય ચેરિટી સંસ્થાઓના રિપોર્ટ મુજબ પર્યાવરણમાં બદલાવ ગરીબી અને વિકાસ સાથે જોડાયેલા દરેક મુદ્દા પર અસર

કરી રહ્યો છે. પર્યાવરણ સંતુલનની વાત સમજવી પડશે તથા આપણી જરૂરિયાત મર્યાદિત કરવી પડશે.1972 ના સ્ટોકહોમ સંમેલન તથા 1992નું રિયો-ડી-જેનેરોનું વિશ્વસંમેલન પણ આ સંદેશો આપે છે.

વિશ્વપર્યાવરણ દિવસ (2016) ના રોજ અમદાવાદમાં ગુજરાત પ્રદુષણ નિયંત્રણ બોર્ડ દ્વારા આયોજિત એક કાર્યક્રમમાં મુખ્યમંત્રીએ સ્યુએજ ટ્રીટમેન્ટ પ્લાન્ટ (CTP) ના સમારંભમાં કહ્યું હતું કે આ પ્રોજેકટનો ઉદ્દેશ સાબરમતી નદીમાં પ્રદૂષણ ઓછું કરવાનો છે. આ પ્લાન્ટમાંથી ચોખ્ખું કરેલું પાણી મળતું થશે.

વડાપ્રધાન નરેન્દ્રભાઈ મોદી એ પ્રદૂષણ ઘટાડવા ગુજરાતમાં ઇ-રિક્ષા પ્રોજેક્ટ શરૂ કર્યો છે. કેન્દ્રીય પર્યાવરણ, જંગલ અને હવામાન પરિવર્તન પ્રધાન પ્રકાશ જાવડેકરે ગત 5 જૂન 2016ના રોજ વિશ્વપર્યાવરણ દિવસના પ્રસંગે દેશમાં ગ્રીન કવર વધારવાની અને વન્યજીવોનું સંરક્ષણ કરવાની બાબત પર ભાર આપ્યો હતો. પર્યાવરણ મંત્રાલય પુણે શહેરમાં અર્બન ફોરેસ્ટ્રી સ્કીમનો પ્રારંભ કરશે, જ્યાં શહેરી જંગલના સર્જન માટે 6,000 વૃક્ષોનાં રોપાઓ રોપવામાં આવશે.

ટૂંકમાં પ્રકૃતિથી દૂર રહી સંસ્કૃતિ વિકસી શકાતી નથી, જે કુટુંબમાં પ્રકૃતિ અને સંસ્કૃતિ વચ્ચે સુમેળ નથી ત્યાં સંવેદના જોવા મળતી નથી, આવનારી પેઢી માટે તઆ જાગૃતિ પહેલી પાઠશાળા છે, સંસ્કારોનું સિંચન છે વસ્તીવૃધ્ધિ પર અંકુશ પણ પર્યાવરણની સુરક્ષામાં સહયોગ આપે છે.

પર્યાવરણ સુરક્ષા માટે માણસમાં જાગૃતિ વિકસાવવી પડશે કે આપણે ધરતીની રક્ષા કરીએ, ગંદકી ન કરીએ, જમીન પ્રદુષિત ન કરીએ, કારખાનાઓ રહેઠાણથી દૂર રાખવામાં આવે. જંગલોની રક્ષા જ માનવજાતિની સાચી જવાબદારી છે. રસોઈ માટે ગોબરગેસ તથા ચૂલા વાપરવામાં આવે, તથા સૌરઉર્જા થી ચાલતા સાધનોનો ઉપયોગ કરવામાં આવે. પર્યાવરણ સુરક્ષાના સંદર્ભમાં એકવાર જાગૃતિ આવશે તો, રચનાત્મક આયામ આપોઆપ ખુલી જશે. આજે દેશમાં વનોના વિકાસ માટે અબજો રૂપિયા ખર્ચ કરવામાં આવે છે. ફેક્ટરીઓમાં પ્રદૂષણ અવરોધક યંત્ર લગાવી દેવામાં આવે છે. વ્યક્તિની ચેતના પ્રાદેશિક, રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય સ્તર પર વધતી જશે.

ભારતમાં પર્યાવરણ પ્રત્યે સજાગતા પ્રાચીન સમયથી જ જોવા મળે છે, કૌટિલય જેવાં વિદ્વાનના અર્થશાસ્ત્રમાં પર્યાવરણને લઈને અનેક ઉદ્દેશ્ય આપવામાં આવ્યા છે, તથા પ્રાચીન ભારતમાં ધર્મમાં પીપળો, તુલસી વગેરેની પૂજા પ્રચલિત છે, જે પર્યાવરણ સંરક્ષણનો જ ભાગ છે. વર્તમાન ભારતમાં ચીપકો આંદોલન એક હકારાત્મક ઉદાહરણ છે. આપણા સંવિધાન અને જાતિ નિર્દેશક તત્વ, આપણું રાષ્ટ્રગીત, વંદેમાતરમના માધ્યમથી પર્યાવરણ પ્રત્યે રાષ્ટ્રીય પ્રતિબધ્ધતાને સ્પષ્ટ અભિવ્યક્ત કરવામાં આવ્યું છે.

ગુજરાતનાં લોકોમાં પર્યાવરણ પ્રત્યે ચેતના જાગૃત થાય અને રક્ષણાત્મક વલણ વિકસે જેથી સંગઠિત પ્રક્રિયાથી કથળતી જતી પરિસ્થિતિઓ ખાળી શકાય અને પર્યાવરણને સંતુલિત બનાવી શકાય

તેવા હેતુથી ગુજરાત ઇકોલોજી કમિશન (GEC) ની સ્થાપના ગુજરાત સરકારના વન અને પર્યાવરણ વિભાગ દ્વારા 1992માં થઈ હતી.

પર્યાવરણ પ્રશ્ન આજે બધાં જ સંસારની ચિંતાના કેન્દ્રમાં છે. ચિંતા એ વાતની છે, ઝડપથી પ્રદૂષિત થઈ રહેલું પર્યાવરણ કેવી-રીતે બચાવી શકાય? ચિંતા કરવાથી પ્રશ્ન હલ નહિં થાય, પરંતુ એ માટે ચેતનાની આવશ્યકતા છે. ચેતના હશે તો ચિંતન સમાપ્ત થઈ જશે ફક્ત બુદ્ધિજીવી જ નહીં, પરંતુ ગામડામાં પર પ્રચાર કરવામાં આવે તેમજ નેતાઓ, સંતોના ભાષણમાં આના પર ભાર મૂકવામાં આવે. શિક્ષણ સંસ્થાઓ, સંચારમાધ્યમો, સ્વૈરિછક સંસ્થાઓ દ્વારા લોકજાગૃતિ અભિયાન ચલાવવું જરૂરી છે. પર્યાવરણીય સમસ્યાઓનો કોઈ ઉપાય છે? શું આપણા વિચારમાં પરિવર્તન લાવવાની જરૂર છે? પ્રાકૃતિક સંસાધનોનો આપણે બેફામ ઉપયોગ કરી રહ્યા છીએ. પર્યાવરણની સુરક્ષા માટે નિયમ બનાવવામાં આવ્યાં છે, પરંતુ સમ્માન કરવામાં આવતું નથી. આપણે વિચાર બદલવો પડશે, મનથી નિયમનું સમ્માન કરીશું. દેશની સ્વતંત્રતા બાદ આટલાં વર્ષોમાં આપણે જીવનના પ્રત્યેક ક્ષેત્રમાં અસાધારણ પ્રગતિ કરી, પરંતુ વિચિત્ર સત્ય એ છે કે પર્યાવરણ સંરક્ષણ અને સંવર્ધનના ક્ષેત્રમાં આપણે ઇચ્છિત સફળતા પ્રાપ્ત કરી નથી.

પર્યાવરણ હૈ હમ સબ કી જાન

ઇસ લિયે કરો ઉસકા સન્માન !

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15

"Investment, Innovation and Growth: Mutual Fund as A Growth Indicator in India"

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Introduction:

The origin of mutual fund is long ago in the western countries. The development of investment industry started in the beginning of the 19^{th} century with the close ended funds. The modern development of mutual fund is due to open ended funds, the first open ended fund introduced in the year of 1924 at United States by Massachusetts Investor Trust. After the US crisis United States introduced some regulations for the management of this industry. The Security Act of 1933, The Security Exchange Act of 1934 and The Investment Company Act of 1940, The Investment Advisor Act of 1940. With the help of all this acts United States mutual fund industry has grown. More than 50 % share of world total asset under management is managed by United States. Indian mutual fund introduced in the year 1964.

Concept of mutual fund:

Mutual fund is unique concept for the resource's mobilization towards economic growth of the country. "Mutual fund means a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in securities including money market instruments or gold or gold related instruments or real assets[1]".

"Mutual" the word suggests that here two of more people or group of people feeling the same emotion or doing the something for each other.

A Mutual fund is an avenue their investors can invest their savings. The purpose of investors is to earn high returns from the financial instruments. A mutual fund is a trust that pools the savings from a number of individuals and institutions who share a common a common financial goal. Anybody with an investible surplus has option to choose mutual fund as an investment avenue. These investors buy units of any mutual fund schemes that have a defined investment objectives and financial strategies. The resources collected are then invested by the mutual fund managers in different type of financial instruments. These could range of avenues are shares, debentures, bonds, government securities, gold, real assets etc. depending upon the scheme's stated objectives. The income earned through these investments and the capital appreciation realized by the scheme is shared by its units in the proportion to the number of units owned by them. Net Asset Value (NAV)

[1] SEBI (mutual fund) regulations 1996, chaper-1,pp.8

is the price reflects in the market that the changes in value of individual unit. Thus, a mutual fund is the most suitable investment for the investor, who wants to get benefits of equity share market and other financial instruments.

Mutual fund and economic growth in India:

In India mutual fund industry started by establishment of Unit Trust of India in 1963 by the Unit Trust of India Act 1963. But the idea of such types of trust was long before that. In the year 1931, The Indian Central Banking Enquiry Committee, felt the need of the establishment of unit trust type institute in India. The Shroff Committee in 1954, appointed by Reserve Bank of India also suggested need of resources from household sector mobilize towards industrial requirements. In the year 1963, T.T. Krishnamachari revived the idea of establishment of unit trust in the finance sector, when he was minister of Economic and Defense Coordinator. In September 1963, he took charge of Finance Minister of Union Government. The government machinery began to move speedily on the draft Bill on setting up Unit Trust of India. The UTI Bill was passed on 5th December 1963 in Lok Sabha and 12th December 1963 the Bill passed in Rajya Sabha. The bill got the consent of the President on 30th December 1963 and became the UTI Act 1963.

The journey of Unit Trust of India started from 1964 and the new branch of finance sector was introduced in Indian economy. The administrator power owned by RBI up to the year 1975, in the year 1976 Industrial Development Bank of India got administrative power of UTI. Government permitted to public sector Banks and financial institutions to enter in the business of mutual fund in the year of 1987. In the year 1987, Reserve Bank of India issued guidelines for the regulations of mutual fund activities. Here the end of monopoly of UTI in the investment industry and competitions has started.

In the year 1993, Government allowed to enter private sector players in the mutual fund business. This was the significant event for the Indian mutual fund industry. For the controlling of the industry government introduced, SEBI (mutual fund) Regulations 1996. All the mutual fund except UTI were regulated by this regulation but UTI continued to be regulated by UTI act 1963.

In the year 2002, the recommendations of Deepak Parekh committee (1998) and Malegam committee (2001) the Government of India came with act of Unit Trust of India (Transfer of Undertaking and Repeal) Act 2002. In February 2003, UTI was bifurcated into two separate entities. One is Specified Undertaking of the Unit Trust of India (SUUTI) with asset under management of Rs.29, 835 cores. SUUTI representing broadly the assets of US-64 assured return and certain others. The SUUTI was functioning under the direct control of Government of India. The second is the UTI Mutual Fund Ltd. Sponsored by State Bank of India, Punjab National Bank, Bank of Baroda and Life Insurance Corporation of India. It is registered with SEBI (mutual fund)

Regulations 1996 and functions under this. UTI mutual fund became SEBI complaint. After this mutual fund industry run under the one act and real competitions started in the Indian mutual fund industry.

Literature Review:

Khorana et al. (2004) examined the global position of the mutual fund industry. Mutual fund industry in 56 countries data were collected and examined. The mutual fund industry is larger in size where- Stronger rules, laws and regulations, Mutual funds investors' rights are better protected, educated populations, wealthier investor, mutual fund industry is older, trading costs are lower, defined contribution pension plan are more prevalent. The mutual fund industry is smaller in size in countries where barriers to entry are higher. These results show that laws and regulations, supply side, and demand side factors simultaneously affect size of the mutual fund industry. These factors are directly related to the recent growth rates of the mutual fund industry across nations.

Klapper et al (2004) in his paper about development of mutual funds around the world studied that growth of mutual fund industry during 1992 to 1998. The main findings of this paper were- Mutual fund asset grew 8 to 16 percent of GDP between 1992 to 1998, high income countries mutual fund expanded 10 to 24 percent of GDP over this period but middle income countries they first grew from 4 to 8 percent but they fell back to 4% of GDP after the East Asian crisis, Total 16 countries had mutual fund sector with net assets more than 20% of GDP in 1998 out of this 11 countries were from continental Europe, Mutual fund industry was more advanced in countries with better developed capital market and market based financial system, Higher market returns and liquidity and lower market volatility have also contributed to mutual fund growth, Per capita income has been strongly significant with the correct sign in middle income countries but low significant with a negative sing in high income countries, Legal aspect also significantly correlated with mutual fund development.

Desai and Joshi (2013) examined Indian mutual fund industry in their research paper. They described different investment options and compared with mutual fund. Mutual fund is the most suitable option for the common man with opportunities to invest in diversified, professionally managed and relatively low cost. They also described Indian mutual fund industry since its inception. The growth in asset under management, number of schemes and share of AUM of mutual funds in GDP were given in this paper. Unit holding pattern in all mutual funds and major players of the industry were also critically described.

Rateesh K Nair (2014) described in his research paper mainly on the point of mutual fund tool to stabilize Indian economy, asset under management and channelization of scattered savings in the infrastructural development of India. The result of this study that mutual fund was a powerful tool and financial product to mobilize scattered savings among investors, channelize mutual fund to infrastructural development and significant contribution toward economic development of the country.

Jani and Jain (2013) were study about relation between mutual fund industry's asset under management and GDP of India. To find out- correlation coefficient Kendall's tau b and -spearman's rho correlationship was applied. They used data for this was selected from 1998-99 to 2009-10 and collected from secondary sources. Kendall's tau b correlation coefficient result was found +0.848, at the significant 1 % confidence level. With the same spearman's rho correlationship coefficient was +0.944. Both the result indicated significant relationship between country's GDP and asset under management mobilized by Indian mutual fund companies. Conclusion of this study was, there was very strong positive relationship between GDP of India and AUM mobilized by Indian mutual fund.

Objectives:

1. To study the Mutual fund Industry's growth by comparing data of asset under management, resources mobilization by mutual funds, mutual funds schemes and mutual fund investors accounts.
2. To study the total savings of GDP and net inflow from mutual funds.
3. To find out correlation of GDP and AUM.

Methodology: -

For this research paper data for mutual fund industry is collected from various secondary sources for ten years that 2004-05 to 2013-14.

The Asset under Management from the inception of Indian mutual fund is divided in three time slots and find out year on year growth rate of the investible fund of the industry. Here also collected data for mutual fund schemes of open-ended funds, close ended funds, interval funds for the period of ten years and observe its movement of upward trends. Resources mobilize by mutual fund for the ten years period that gross mobilization, redemption and net inflow are presented in tabular form.

Gross savings of GDP in India is remarkable high in compare to other countries; here gross savings is find out and out of that total net inflow from mutual funds is computed for finding of role of mutual fund in savings. The GDP of India and AUM of mutual fund industry data for 2004-05 to 2013-14 is collected and compare and find out share of AUM with GDP of India, for understand that mutual fund industry plays very crucial role in Indian economy. For this applied statistical tool.

Data and Data Analysis:

For the purpose of Indian mutual fund industry's role in economic growth, data is collected for time period of ten years 2004-05 to 2013-14. The data is collected from secondary sources mainly the website of Association of Mutual Funds of India (AMFI), SEBI, RBI and other online sources.

Statistical tools and techniques applied for find our relation between GDP and AUM. Correlation between GDP at Current Prices and Total Asset under Management is calculated for the study of relation between GDP and AUM.

Growth of Mutual Funds in India:

There are 42 Asset management companies in Indian mutual fund industry at the end of March 2016. The companies are bank sponsored, Institutions sponsored and Private sector sponsored asset management companies. Some of them are joint venture of foreign investment management companies for the purpose of sharing experience in the investment industry. The companies invest their investible funds in the various types of instrument and some of them are stock market related, in the stock market value of stocks are changed day by day. At the end of the year total value of this mutual fund industry is significant for the measurement of growth of the industry and contribution in the economic growth of the country.

Asset under management in India (AUM):

Indian mutual fund industry started its business in the year 1964. Unit Trust of India enjoyed its monopoly up to 1987. In the year Government of India permitted public sector banks and financial institutions to starts business in the mutual fund sector. Again in the year 1993 Government of India has taken major decision to permitted private sector players in the industry. So from this competitions started in the industry and asset under management increased year by year. Following are the data related to asset under management at the end of financial years.

Only Unit Trust of India (monopoly of UTI)			UTI and Public sector players (without Private sector Players)			Industry in full competitions (with private sector)		
Year	Total (Rs. Crores)	Year on Year Growth Rate (%)	Year	Total (Rs. Crores)	Year on Year Growth Rate (%)	Year	Total (Rs. Crores)	Year on Year Growth Rate (%)
1964-65	24.67	-	1987-88	6870.81	50.55	1993-94	62430.5	30.79
1965-66	25.94	5.15	1988-89	13455.85	95.84	1994-95	72967.2	16.88
1966-67	33.86	30.53	1989-90	19130.92	42.18	1995-96	75050	2.85
1967-68	48.70	43.83	1990-91	23161.47	21.07	1996-97	80539	7.31
1968-69	65.40	34.29	1991-92	37973.47	63.95	1997-98	73070	- 9.27
1969-70	88.18	34.83	1992-93	47733.50	25.70	1998-99	75332	3.1
1970-71	105.14	19.23				1999-00	113005	50
1971-72	119.26	13.43	**At end of August 2016**			2000-01	90587	-19.84
1972-73	141.96	19.03	**Total Asset Under Management**			2001-02	100594	11.05
1973-74	172.09	21.22	**is Rs.15,63,177 Crores**			2002-03	79464	-21
1974-75	169.95	-1.24	**Number of Asset Management**			2003-04	139616	75.70
1975-76	184.54	8.58	**Companies are 42**			2004-05	149554	7.12
1976-77	214.41	16.17	**Total Schemes**			2005-06	231862	55.04
1977-78	288.18	34.40	Open ended	830		2006-07	326388	40.75
1978-79	402.43	39.65	Close ended	1501		2007-08	505152	54.77
1979-80	467.04	16.05	Interval	73		2008-09	417300	-17.39
1980-81	523.22	12.02	Total	2404		2009-10	613979	47.13
1981-82	679.24	29.82	**Total Mutual Fund Accounts**			2010-11	592250	-3.54
1982-83	870.24	28.12	**as on 31st June 2016**			2011-12	587217	-0.85
1983-84	1261.33	44.94	Retail investor accounts	4,65,37,281		2012-13	701443	19.45
1984-85	2209.61	75.18	HNI accounts	19,09,371		2013-14	825240	17.65
1985-86	3218.34	45.65	Institutional investor accounts	4,77,739		2014-15	1082757	31.21
1986-87	4563.68	41.80	Total	4,89,24,391		2015-16	1232824	13.86

From the above table the asset under management is increased from the inception of the industry in India. Nearly half of the total asset under management is diverted from household to capitalization of the country. At the end of July 2016 total asset under management is Rs. 15,18,097 crores, that suggest that Indian mutual fund industry is now mature and confidence of different stakeholders is increasing day by day. This is the good sign of any county that want resources for development of nations.

Mutual Fund Accounts:

At the end of June 2016, there are mainly three types of investors. First one is retail investors, second is HNI[2] (High Net worth Individuals) and third one is Institutional accounts. Institutional accounts include Corporate, Banks/ FIs, FIIs. With the industry's data in is clearly indicated that retail investors/ household investors accounts is many more than other investors in the industry.

No.	Type of Investors	Number of Accounts	Per cent of total	Average Account Size
1	Retail investor accounts	4,65,37,281	95.12 %	65,773
2	HNI accounts	19,09,371	3.90 %	20,30,720
3	Institutional investor accounts	4,77,739	0.98 %	11,79,19,673*
	Total	4,89,24,391	100 %	

Source:-AMFI-https://www.amfiindia.com/Themes/Theme1/downloads/home/Folio-and-Ticket-Size-June-2016.pdf, 7-9-2016 * excluding corporate, average account size of corporate was 1,35,09,789.

This is the significant growth of Indian mutual fund industry in economy of the country; more than 99 per cent of mutual fund accounts are related to individual investors. Individuals' investment is equity oriented and institutional investment is money market oriented.

Numbers of Schemes:

Investors has a wide range of choice for selecting the specified requirement is depends on the various schemes of mutual funds. Total number of schemes is showed in the following table. In the year 2004-05 total all the schemes were 451 its increased up to 1638 in the year 2013-14. Interval mutual funds schemes introduced in the year 2008-09 and play its stable role in the market.

No.	Year	Open ended	Close ended	Interval Funds	Total
1	2004-05	403	48	---	451
2	2005-06	463	129	---	592
3	2006-07	486	270	---	756
4	2007-08	592	364	---	956
5	2008-09	589	344	68	1001
6	2009-10	641	202	39	882
7	2010-11	727	368	36	1131
8	2011-12	745	530	34	1309
9	2012-13	751	501	42	1294
10	2013-14	777	796	65	1638

Sources: AMFI

[2] HNI- High net worth individual investors means ticket size greater than Rs. Five lakh.

Mobilization of Resources by Mutual Funds (Crore)

Resources mobilization by mutual fund is observed that increasing trend. The resources mobilization during these ten years is given in the following table:

No.	Year	Gross Mobilization	Redemption	Net Inflow
1	2004-05	8,39,708	8,37,508	2200
2	2005-06	10,98,149	10,45,370	52779
3	2006-07	19,38,493	18,44,508	93,985
4	2007-08	44,64,376	43,10,575	1,53,802
5	2008-09	54,26,353	54,54,650	- 28,296
6	2009-10	100,19,022	99,35,942	83080
7	2010-11	88,59,515	89,08,921	- 49406
8	2011-12	68,19,679	68,41,702	- 22024
9	2012-13	72,67,885	71,91,346	76539
10	2013-14	97,68,101	97,14,318	53,783

Source: -SEBI Hand books of various years

Indian mutual fund industry plays active role in financial transaction during the years. The above data suggest that mutual fund sales and purchase of units are throughout the year. Other financial services are also influence with these transactions. It is also important point that not only investment purpose but investors also withdraw their savings from mutual funds, from this investors trust on the industry increased.

Gross savings and net inflow from mutual funds:

Savings rate in India is more than 30 per cent of GDP it is high in compare with many developed countries. Amount of savings is invested in either physical or financial assets. For the resources mobilization savings is very important segment. Following table shows that GDP of India at current prices and gross savings, out of total savings net inflow from the mutual funds is given.

No.	Year	GDP at Current Prices	Gross Savings	Gross Savings % of GDP	Net Inflow of Mutual fund Investment
1	2004-05	2971464	32.4	962754	2200
2	2005-06	3390503	33.4	1132428	52779
3	2006-07	3953276	34.6	1367834	93,985
4	2007-08	4582086	36.8	1686208	1,53,802
5	2008-09	5303567	32	1697141	- 28,296
6	2009-10	6108903	33.7	2058700	83080
7	2010-11	7248860	34	246461	- 49406

8	2011-12	8391691	33.8	2836391	- 22024
9	2012-13	9388876	33	3098329	76539
10	2013-14	10472807	32.3	3382717	53,783

Sources: World Bank savings data and GDP from Planning commission of India.

Net inflow from mutual funds are increasing from the year 2004-05 when it was Rs.2200 crores and it increased up to Rs. 1,53,802 crores in the year 2007-08. In the years 2008-09, 2010-11 and 2011-12 the out flow through mutual funds investments.

The share of AUM of Mutual Funds in GDP:

No.	Year	GDP at Current Prices (x)	Total Asset under Management(y)	% of AUM with GDP AUM/GDP*100 With Current Price
1	2004-05	2971464	149554	5.03
2	2005-06	3390503	231862	6.83
3	2006-07	3953276	326388	8.26
4	2007-08	4582086	505152	11.03
5	2008-09	5303567	417300	7.87
6	2009-10	6108903	613979	10.05
7	2010-11	7248860	592250	8.17
8	2011-12	8391691	587217	7
9	2012-13	9388876	701443	7.47
10	2013-14	10472807	825240	7.88

http://planningcommission.gov.in/data/datatable/data_2312/DatabookDec2014%202.pdf

http://mospi.nic.in/mospi_new/upload/nad_press_release_31may15.pdf

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From the above table it is indicated that mutual fund industry's have significant amount for investment in the economic growth of the country. In the year 2003-05 mutual fund Asset under Management was around 5 % of total GDP of India. In the years 2007-08 and 2009-10 crossed the 10 %, in the year 2013-14 it was around 8 %. So mutual fund investment is on the increasing day by day and play very crucial role as instrument of saving.

Correlation between GDP at Current Prices and Total Asset under Management, say, x and y is found 0.9322 by Karl Pearson's Formula$r = \frac{cov(x,y)}{S_x S_y}$, Which indicates Highly Positive Correlation between GDP and Total Asset under Management.

Conclusion:

Observation in this research paper is that mutual fund industry play very significant role in Indian mutual fund industry. Salient feature observed is that individual/household/retail investor invests their hard earn money/savings in the mutual funds. Mutual fund industry creates confidence in the mind of investors, so it reflects through number of investor accounts and asset under management. Here also found that Indian GDP and AUM are highly correlated. Asset management companies are playing their role under the SEBI Regulations.

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16

"Declining Cities in The Race to Improve Quality of Life Environmental Sustainability"

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Abstract

The problem of the quality of life is a multidimensional and complex issue. It concerns the members of more than one profession such as planners, designers, architects, economists, lawyers and design-makers. Although it is not easy to find the most suitable indicators for the measurement of the quality of life, appropriate definitions can be made depending upon the goals of the researcher. The relationship between the quality of life and the environment has become an important subject for study for the last several decades. Numerous publications are produced in the academic circles.

Key Word:- ***The Quality of Life; environment; urban development; environmental Sustainability***

1. Introduction: -

The Quality of Life is a worldwide phenomenon concerning billions of people in developing and developed countries even at the beginning of the 21st century. Although it has great many dimensions, ranging from physical to socio- cultural, psychological and environmental ones, the role of economic factors is undeniably decisive in raising its level. In a presentation which will be dealing with the linkages between environmental conditions and the quality of life, the concept of environmental needs to be regarded in its broadest sense, covering not only physical, but also socio-cultural, political and economic requirements of human prosperity.

Objectives – Hypothesis:

- Explain the concept of quality of life
- Discus the role of the health conditions in the concept of the quality of life.
- To analyze the relationships between the quality of life and environmental conditions

Review of literature:

On the Concept of the Quality of Life: - Quality of life is a broad concept which is concerned with the overall well-being in society. However, there is no an agreed-upon definition of the term in academic and policy discourses. Rather, the tendency is towards divergence. According to one of the definitions, “well-being reflects not only living, but also the ways in which people respond and feel about their lives in those domains.

The concept of quality of life has three main characteristics: First, it reflects the individuals’ life situations and their perceptions rather than a country’s quality of life; secondly, it is a multidimensional concept, covering multiple life domains such as housing conditions, education, employment, work-life balance, access to institutions and public services, and their interplay; and finally, it brings together objective information on living conditions with subjective views and attitudes to provide a picture of overall well-being in society.

It should be noted that the micro concept of quality of life has perhaps been most widely used in relation to health conditions where it is essentially used to extend the assessment of clinical outcomes beyond simple physical survival. It is also argued that the concept of quality of life needs to be used in a context beyond an economic perspective privileging income and wealth in measuring well-being. Maslow’s theory of the classification of human needs developed in the 1960’s is taken as a starting point in most of the investigations extensively.

Environment quality has always been one of the most important components of the quality of life. Although this reality is not faced with any reaction, the measurement of qualitative and effective evaluation of environmental quality has been a bit of a headache for social scientists. Evaluation of such values as beauty, fresh air, noise, fumes, and congestion cannot be precisely determined because people themselves are not very specific about their likes and dislikes.

In a worldwide survey carried out recently by French researchers, it was found out that the basic preconditions of good living in cities included security, health, mobility, sanitation, cost of living. And these conditions were far more important in the eyes of the respondents as compared with such factors as beauty and attractiveness of the community. Their aim was to provide useful information for developing planning and design strategies that will foster sustainable urbanization. At the same time, they made an effort to explore the impact of environmental, economic, social, physical and health related indicators on quality-of-life satisfaction among Istanbul and Famagusta residents.

From another point of view, one has to remember that economists use the term negative externality to express misallocate or disagreeable effects of the free interplay of the market forces. In the source of most of the environmental disturbances, hazards, degradations and dilapidation are found the impact of such externalities that can be overcome only by paying a certain price to the transacting party.

Numerous factors contribute to the improvement or worsening of the quality of life from an environmental point of view. First and the most critical threshold is undoubtedly the access to environmental infrastructure and services. These include water and sanitation systems, solid waste management, drainage, and transportation. When people do not have adequate access to these amenities or when their quality is poor, a set of important health consequences occurs immediately. Secondly, pollution from urban wastes and emissions caused by city-based activities affects daily life considerably. The examples are the air, water pollution and land degradation. It has been estimated that 300 to 700 million premature deaths could be avoided each year, if the WHO's minimum clean air standards are taken into consideration in practice. According to the statistics of the WHO, environmental conditions are responsible for one quarter of the deaths from respiratory and other infectious diseases.

Resource degradation is the third factor affecting the quality of life. For instance, urban development can damage surrounding ecosystems through construction on sensitive and fertile lands, as well as through improper disposal of urban and industrial wastes. Cultural and historical heritage is another resource which may be lost as a result of neglect and ignorance. Fourth is the environmental hazards coming from both natural sources, like earthquakes, floods, etc., and human sources, such as accidents caused by industries, traffic, municipal facilities, and fires. Finally, environmental problems of a global nature, like greenhouse gases, sea level rise, climate change and pollution of international waters create important risks for the living environments. Among the factors mentioned above, urban land use decisions are critically important determinants of the environmental security, and consequently urban and rural life. Distortions in land markets, combined with ineffective land management policies and practices result in degradation of environmentally fragile lands.

A certain level of quality which guarantees the inhabitants a sustainable welfare may have, from another point of view, socio-cultural, economic and spatial characteristics. The fact that the people have numerous wishes constitutes the socio-cultural dimension of the issue. On the other hand, if they desire to be able to consume certain material and immaterial goods at the desired level, this points to the essentially economic nature of the problem. Finally, by realizing their wishes, they use space to live in, to work in and to recreate in. The fact that they create the physical conditions, in other words, the built environment for living, working and recreation, it means that spatial factors too will have a special role to play in raising the level of the quality of life. There are strong signals that we are destroying the equilibrium between the processes in biotic and non-biotic spheres. Therefore, there is a need to work together in such a way that the results of one part do not cross the results of the others.

Methodology:

3. An Introduction to the Concept of Environment

In order to analyze the relationships between the quality of life and environmental conditions adequately, it would be appropriate to have a brief look at urban and environmental stresses affecting the rapidly urbanizing world at the beginning. Rapid population growth and urbanization, industrialization and technological change, increased expectations caused by rising affluence, gaps between the level of expectations and actual consumption patterns, lack of adequate public awareness concerning the deterioration of environment and dilapidation of resources and finally persisting human egoism make both the protection of the environment as well as the quality of life difficult goals to reach.

Environmental stresses are linked one to another, they are dependent upon the nature of the economy, and the dichotomy of environment-economy causes, at the same time, occasionally social tensions and political unrest. The international aspects of the issue are no less important. Because, the fact that pollutants recognize no national boundaries and no country seems willing to give up any of its freedoms and sovereignty make the problems of transboundary linkages extremely important. This is the main source of the need for close cooperation among nations. As noted by René Doubt in the early 1970's, "The Earth is one, but the World is not". Different parts of the World, in other word, the North and the South, the States, sailing in the same Spaceship Earth possess moral responsibilities towards each other. "The Principle of Common but Differentiated Responsibility" in the Rio Declaration is just an expression of this need.

The goals focus the efforts of the world community on achieving significant and measurable improvements in the quality of life. They establish yardsticks for measuring results, not just for developing countries but also for the rich countries that help to fund development programs and for the multilateral institutions that help countries implement them.

It is an undeniable fact that the eradication of poverty all over the world must be the starting point for any kind of improvement in the quality of life. Therefore, an emphasis on some global ecological challenges which might create important consequences for the quality of life in cities and for keeping the man-environment balance in general seems highly important in this respect. Many of the poorest countries will certainly need additional assistance and must look to rich countries to provide it. Counties that are poor and heavily indebted will need further help in decreasing their debt burden. And all countries will benefit if their trade barriers are lowered, allowing freer exchange of goods and services.

The targets associated with that goal refer to mainstreaming the environment in policies and programs, reversing the loss of environmental resources, and improving access to environmental services. It makes sense to try to achieve the goals together, because of the many synergies among them. Addressing environmental issues would help to ensure environmental sustainability. Promoting non-farm sources of income and technological improvements in agriculture is essential to reducing income poverty in rural areas. But it is difficult to imagine to achieving this reduction where land is degraded and water absent. Reductions in child mortality will be more likely if households have access to adequate water supply, sanitation facilities, and modern fuels. Ready access to fuels and water lessens the time demands on women and girls, facilitating their engagement in productive activities and school attendance. Climate change will favor the spreading of vector borne diseases and increases the likelihood of natural disasters. Those disasters, in turn, reduce income and destroy the infrastructure for education and health.

4. Environmental Sustainability: -

In order to ensure environmental sustainability, a) we have to integrate the principle of sustainable development into national policies and programs and reverse the loss of environmental resources, b) reduce by 2015, the proportion of people without sustainable access to safe drinking water, and c) have achieved by 2020, a significant improvement in the daily lives of at least 100 million slum dwellers all over the world. The goals comprise three targets referring to mainstreaming the environment in policy and programs, reversing the loss of environmental resources, and improving access to environmental services, with special reference to slum dwellers.

Integration of the principle of sustainable development, which is defined as the kind of development which, meets the needs of the present, without compromising the ability of the future generations to meet their own needs, into policies and programs and reversing the loss of environmental resources is not an easy task. Environment which is an essential component of the quality of life is too often overlooked by policy makers and planners as a key resource for sustainable growth and poverty alleviation. It must urgently be integrated into decision-making. The loss of environmental resources has far reaching implications for the welfare of the current generation and for the ability of future generations to maintain and improve the welfare and living conditions of human beings. This has a close bearing on ensuring sustainable development. The focus should perhaps be on a few natural resources now being rapidly degraded or polluted or at risk of further deterioration: These are land, water, forests, biodiversity, clean air, and climate change and ozone depletion.

Discussion:

Land degradation has become a global problem. Nearly 2 billion hectares of cropland, pastures and forests worldwide have been degraded over the past fifty years. Desertification causes economic instability and even political unrest in the areas affected. More than one million people are at risk from desertification in the world. The impacts fall undoubtedly disproportionately on the shoulders of the poor. Efforts to tackle land degradation must be linked to measures fostering broad economic and social change, to overcome the conditions that have resulted in degradation.

The challenges for sustainable development of water management are formidable. While the world population tripled in the past century, the aggregate use of water increased six fold. Some rivers no longer reach the sea. Half of the world's wetlands disappeared in the past century. It is estimated that water use will increase fifty percent in the next thirty years. And half of the world population will be living under severe need for substantial improvements in managing water sources.

Biodiversity is another important issue. This is often understood as a wide variety of plants, animals and micro-organisms. But it also includes genetic differences within each species. It provides many goods and services that sustain our lives. The quality of living has much to do with sustaining its existence in the future. Local communities benefit from biodiversity in many ways. However, it is often not protected or managed sustainably. It is faced with increasing risk of extinction or genetic erosion. Carefully designed institutions, including forms of man-made environment, are a prerequisite for capturing the full value of biological resources, avoiding their overexploitation. Every year an estimated one million people throughout the developing world die prematurely from respiratory and other illnesses associated with urban air pollution.

Many ecological purposes are global public goods and their degradation affects people across the world. Addressing them effectively requires coordinated international action, as in the cases of climate change and ozone layer depletion. Many less developed regions are especially vulnerable to climate change and within these countries the poorest of the poor are likely to suffer most. Dealing successfully with climate change requires major reductions in emissions of greenhouse gases. In the Millennium Declaration, the International Community committed itself to making every effort to implement the Kyoto Protocol, which sets precise targets for reductions in greenhouse gases. Ozone layer depletion is a similar and related topic. The depletion allows more radiation to reach Earth, with severe consequences for human health, plants and marine ecosystems. It is estimated that with the implementation of the Protocol, more than 20 million cases of skin cancer and nearly 130 million cases of cataracts will be avoided. In order to avoid altogether or to reduce adverse consequences of all these global environmental challenges, a number of principles developed by International Environmental Law, in addition to the principle of Sustainable Development.

There is no doubt that effective implementation of the principles of International Environmental law depends upon a number of factors. Their incorporation into the domestic legislation may not be enough. There is also a need to get them properly enforced. Enforcement may be defined as a set of actions that governments and other authorities take to achieve compliance within the regulated community and to correct and halt situations that endanger the environment or human health. In addition to legal action, to compel compliance and to impose some effective sanctions for violating law, non-governmental groups should become involved in the enforcement process. Finally, we have to remember that moral and social values for environmental quality in general, lack of public support for environmental problems, societal respect for the rule of law and a clear government will to enforce rules and regulations are of prime importance.

Culture is an essential element of a sustainable city. The environmental conditions are affected by our culture, which is, in turn, shaped by the environment. Bio-culture represents a conscious effort to reach this interdependence. Aesthetic values, music, science, the arts, politics, economics, and determination to changing the existing consumption patterns shaped by contemporary capitalist development and globalization, can all come together on the struggle for a better quality of life.

5. Concluding Remarks

The problem of the quality of life is a multidimensional phenomenon. It has numerous linkages with economic, social, cultural, psychological and environmental factors. None of these dimensions can be taken and assessed in isolation from each other. Therefore, there is a pressing need for a holistic approach in reaching a just and enduring solution as far as the quality of life is concerned. From an environmental point of view, the solution has something to do with reversing the present selfish attitudes. Steps must be taken by the world community in order to ensure responsibility be respected by all States, particularly the developed ones. The determining role of economic conditions in raising the level of quality of life in all spheres should not be overlooked. Eradication of poverty must be the fundamental goal of everyone to deal with the improvement of the quality of life. This certainly requires something more than the implementation of legal rules. Ethical considerations are also involved to a greater extent. An ethically inspired conscience, independent of external pressures from legislation and the courts must shape the behavior of the individuals. Therefore, the cultivation of an environmental conscience, which must begin as early as from the primary school, is a prerequisite for the strategy to be successful.

Planners, architects, designers, decision-makers, teachers and scientists must cooperate closely to deal with such worldwide phenomena such as rapid urbanization, eradication of poverty, rational settlement patterns, and problems of sanitation, nutrition, and shelter needs of the poor, environment friendly urban growth and development. All components of the quality of life require a planned intervention into the process of the free play of the market forces, not only in developing but also in developed countries.

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“પ્રાથમિક શિક્ષણમાં નવિનીકરણનો પાયો- રાષ્ટ્રીય શિક્ષણનીતિ-2020”

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અમૂર્ત (સારાંશ) :

ભવિષ્યમાં કેવા નાગરિકો જોઈએ છે. તેને ધ્યાનમાં લઈને દરેક દેશ પોતાની શિક્ષણનીતિ તૈયાર કરતો હોય છે. રાષ્ટ્રીય શિક્ષણ નીતિ 1986 બાદ આશરે 34 વર્ષ બાદ દેશની કેન્દ્રિય કેબિનેટે રાષ્ટ્રીય શિક્ષણનીતિ 2020ને મંજૂરી આપવામાં આવી હતી. આ નવી શિક્ષણનીતિમાં દેશના શિક્ષણ ક્ષેત્રે અમુલ પરિવર્તન કરવામાં આવ્યા. બાળકોની શારીરિક વય નાની હોય પણ જમાના પ્રમાણે તેમની માનસિક વય વધુ માલૂમ પડતી જણાય છે. આ બાબતને નવી રાષ્ટ્રીય શિક્ષણનીતિ 2020માં ખૂબ કાળજીપૂર્વક સમાવેશ કરવામાં આવ્યો છે. પ્રાઈવેટ ખાનગી શાળાઓમાં અને ખાસ કરીને ઇંગ્લિશ મીડિયમ શાળાઓમાં આ બાબતનો અભ્યાસક્રમના ચોક્કસ માળખાનો અભાવ જોવા મળે છે. જયારે એની સરખામણીમાં મને સરકારી આંગણવાડી બાલમંદિરોમાં એ જોવા મળ્યું છે તે આનંદની છે. પ્રાઈવેટ ખાનગી શાળાઓમાં નર્સરી, જુનિયર કે.જી, સિનિયર કે.જી ચલાવાય છે, પણ જયારે અભ્યાસક્રમ વિષે પૂછાય તો ? ખાનગી પ્રકાશનો હાથ ધરવામાં આવે છે. સરકારી બાલમંદિરોમાં ગુજરાતમાં અભ્યાસક્રમ જોવા મળ્યો છે. પ્રાથમિક શિક્ષણનાં સાર્વત્રિકરણની સાથે ઘણા નવતર પ્રયોગો કરવાં છતાં ગુણોત્સવમાં પ્રાથમિક શિક્ષણનું પરિણામ ખૂબ જ કથળતું જોવાં મળ્યું. તેથી સંશોધકને મનોમન ઘણા પ્રશ્નો ઉદભવ્યાં.

પ્રાથમિક શિક્ષણ સુધારણાં માટે હાલમાં ‘પ્રજ્ઞા અભિગમ’નો જૂન- ૨૦૧૦થી શરૂ કરવામાં આવ્યો હતો. પ્રજ્ઞા અભિગમ એટલે ‘પ્રવુત્તિ દ્વારા જ્ઞાન’ હેતુંને ધ્યાને લેતાં સમગ્ર વર્ગનાં તમામ બાળકોને કેન્દ્રમાં રાખીને, તેમની વૈયક્તિક ભિન્નતાને ધ્યાનમાં લઈને, તેમની ક્ષમતા તથા ગતિને આધારે શિક્ષણ આપવાનું હંમેશા કઠિન રહ્યું છે. શિક્ષણવિદો અને શિક્ષકો એવા અભિગમની શોધમાં હોય છે કે જેમાં વર્ગનાં તમામ બાળકોને શિક્ષણની પ્રક્રિયામાં જોડી શકાય. તેમનું શૈક્ષણિક વ્યક્તિગત માપન થઈ શકે. આ તમામ આવશ્યક્તાને ઉપકારક બને એટલે પ્રજ્ઞા શિક્ષણની નવી તરાહ મુજબ પ્રાથમિક શિક્ષણ ક્ષેત્રે ધોરણ 1 થી 2 માં ‘પ્રવુત્તિ દ્વારા જ્ઞાન’ કે શિક્ષણ પ્રાપ્ત કરવાનો અભિગમ. વર્ષ 2018-19 દરમ્યાન ‘પ્રજ્ઞા અભિગમ’માં નવસંસ્કરણ કરવામાં આવ્યું. અને NCERT દ્વારા નવો અભ્યાસક્રમ, નવા પાઠ્યપુસ્તકો શાળામાં અમલી કર્યા છતાં તે અસરકારક પરિણામ જોવા મળ્યું નથી. તે કેમ ? આ નવી રાષ્ટ્રીય શિક્ષણનીતિના પ્રથમ

અધ્યાય 'શાળાકીય શિક્ષણ'માં પ્રથમ પ્રકરણ છે- નાના બાળકોની સંભાળ અને શિક્ષણ, શીખવાનો એક પાયો, પ્રકરણથી શરૂઆત થાય છે, અને એના પરથી એવું તારણ છે કે- બાળકના ૮૫% મગજનો વિકાસ ૬ વર્ષની વય પહેલા થી જાય છે. આ નવી રાષ્ટ્રીય શિક્ષણનીતિ- 2020 માળખું 5+3+3+4 પ્રમાણે રચવામાં આવ્યુ છે.

ચાવીરૂપ શબ્દો : ***પ્રાથમિક શિક્ષણનો અધ્યયન-અધ્યાપન, અભ્યાસક્રમ, મૂલ્યાંકન, શિક્ષક અને વિધ્યાર્થી, નવી રાષ્ટ્રીય શિક્ષણનીતિ- 2020.***

પ્રાથમિક શિક્ષણમાં નવિનીકરણનો પાયો- રાષ્ટ્રીય શિક્ષણનીતિ-2020

❖ **પ્રસ્તાવના** :

વર્તમાન યુગએ આધુનિકતાનો યુગ છે. આજે આપણે દરેક ક્ષેત્રમાં ખૂબ જ પ્રગતિ સાંધી છે. તે પાછળનું મૂળ કારણ શિક્ષણ છે. આજે દિન- પ્રતિદિન શિક્ષણની ક્ષિતિજો વિસ્તરતી જાય છે. કોઈ નવી પ્રણાલી અસ્તિત્વમાં લાવવાં માટે તેમજ જૂની પ્રણાલીઓમાં સુધારા કરવાં કે બદલાવ લાવવાં માટે સંશોધન કરવામાં આવે છે. સંશોધનની પ્રક્રિયાએ સતત અને નિરંતન ચાલતી પ્રક્રિયા છે.

ઇ.સ.1986માં નવી શિક્ષણનીતિ તૈયાર કરવામાં આવી હતી, જેમાં પ્રાથમિક શિક્ષણનું સાર્વત્રિકરણ, 6થી 14 વર્ષના બાળકોને મફત અને ફરજિયાત શિક્ષણ, ગુણવતાયુક્ત શિક્ષણ લધુત્તમ શૈક્ષણિક સ્તર, શાળાને સાધનસંપન્ન બનાવવી, શિક્ષકોને તાલીંમબધ્ધ કરવા જેવા લક્ષ્યાંકો નક્કી કરવામાં આવ્યા. રાષ્ટ્રીય શિક્ષણ માટે રાષ્ટ્રીય સંસ્થાઓ ઊભી કરવા આયોજન થયું છે. ઈ.સ. 1986ની નીતિમાં થોડા સુધારા કરવામાં આવ્યા. જેમાં નવોદયની સ્થાપના, શિક્ષણ વ્યવસાય કૌશલ્યો, ડ્રોપ આઉટ ઘટાડવો, પરીક્ષા સુધારણા, ઓપરેશન બ્લેકબોર્ડ યોજના જેવી બાબતોને સ્થાન આપવામાં આવ્યું હતું. 1992-93 સુધી ધોરણ 10માં બે ગણિત અને બે વિજ્ઞાન હતા. જે ત્યારબાદ ધોરણ 10 સુધી સમાન વિષયો થયા. આરટીઈ-2009 સંદર્ભે ધોરણ 8 પ્રાથમિકમાં સમાવાયું, પ્રાથમિકના ધોરણ 1 થી 5 લોઅર પ્રાથમિક અને ધોરણ 6 થી 8 અપર પ્રાથમિક જેવા ફેરફાર થયા.

નવી રાષ્ટ્રીય શિક્ષણનીતિ-2020માં ઘણા ફેરફાર સૂચવવામાં આવ્યા છે. જેની તરાહમાં 5+3+3+4ની તરાહ મુખ્ય છે. આ ઉપરાંત સ્થાનિક ભાષાને વિશેષ મહત્વ આપવામાં આવ્યું છે. ગોખાણપટ્ટીને બદલે કૌશલ્યો અને સર્વાંગીણ વિકાસ માટેના વિષયોને મહત્વ આપવામાં આવ્યું છે.

❖ **સંશોધન હેતુઓ** :

1) પ્રાથમિક શિક્ષણમાં નવિનીકરણનો પાયો નવી રાષ્ટ્રીય શિક્ષણનીતિ- 2020ની માહિતી પ્રાપ્ત કરવી.

2) નવી રાષ્ટ્રીય શિક્ષણનીતિ-2020ના પ્રાથમિક શિક્ષણના ઉદેશો જાણવા.

3) નવી રાષ્ટ્રીય શિક્ષણનીતિ-2020ની લાક્ષણિકતાઓ જાણવી.

4) પ્રાથમિક શિક્ષણ ગુણવતા સુધારણા અંગેની માહિતી અને મહત્વ જાણવા.

❖ **સંશોધન પધ્ધતિ** :

આ સંશોધન પત્રમાં પ્રાથમિક શિક્ષણમાં નવિનીકરણનો પાયો તરીકે નવી રાષ્ટ્રીય શિક્ષણનીતિ-2020ના નવીન બાબતો રજૂ કરવા માટે સંશોધકે વિષયવસ્તુ વિશ્લેષણ સંશોધન પધ્ધતિનો ઉપયોગ કર્યો છે. આ પધ્ધતિમાં નવી રાષ્ટ્રીય શિક્ષણનીતિ- 2020 અંગેના જુદા જુદા સામાયિકો, ન્યૂઝપેપરના લેખ અને વેબસાઇટનો અભ્યાસ કરી વિચારો રજૂ કરવામાં આવ્યા છે.

❖ **રાષ્ટ્રીય શિક્ષણનીતિ-2020ના હેતુઓ/ ઉદેશો (પ્રાથમિક શિક્ષણક્ષેત્રે)** :

- પ્રારંભિક બાળસંભાળ અને શિક્ષણ : અધ્યયનનો પાયો.
- મૂળભૂત સાક્ષરતા અને સંખ્યાજ્ઞાન : અધ્યયનની તાતી અને આવશ્યક પૂર્વશરત.
- અપવ્યય (ડ્રોપઆઉટ) દર ઘટાડવો અને તમામ સ્તરે શિક્ષણનું સાર્વત્રિકરણ સુનિશ્ચિત કરવું.
- શાળામાં અભ્યાસક્રમ અને અધ્યાપનશાસ્ત્ર : અધ્યયન સર્વાંગી, અનુબંધિત, આનંદપ્રદ અને પ્રવૃતિમય શિક્ષણ હોવું જોઈએ.
- શિક્ષકોને તાલીમ આપવી.
- સમાન અને સર્વસમાવેશક શિક્ષણ : સર્વોપલબ્ધ અધ્યયન
- શાળા સંકુલ /જુથની સહાયથી કાર્યક્ષમ પ્રશાસન અને અસરકારક રીતે સંશાધનો પૂરા પાડવાની પ્રક્રિયા.
- શાળા શિક્ષણ માટે ધારાધોરણો અને પ્રમાણીકરણ.
- 3 થી 6 વર્ષની વયના દરેક બાળકને 2025 સુધીમાં મફત, સલામત, ઉચ્ચ ગુણવતાયુક્ત યોગ્ય સંભાળ અને શિક્ષણ મેળવી શકે.
- શાળાશિક્ષણ પ્રણાલી અસરકારક નિયમન અને શૈક્ષણિક પરિણામો સતત સુધારણા માટે ગુણવતા અને નવીનતાને પ્રોત્સાહન આપવામાં આવે.

❖ **રાષ્ટ્રીય શિક્ષણનીતિ-2020ની લાક્ષણિકતાઓ** :

રાષ્ટ્રીય શિક્ષણનીતિ-2020 :

1) શિક્ષણનું નવું માળખું - 5 + 3 + 3 + 4

- ➢ **ફાઉન્ડેશન તબક્કો : (3 થી 8 વર્ષ)**
  - 3 વર્ષ આંગણવાડી + પ્રિસ્કુલ + ધોરણ 1 ને 2
- ➢ **પ્રિપેટરી તબક્કો : (8 થી 11 વર્ષ)**
  - ધોરણ 3 થી 5
- ➢ **સેકન્ડરી તબક્કો : (14 થી 18 વર્ષ)**
  - ધોરણ 9 થી 10 અને ધોરણ 11 થી 12

➢ **શિક્ષણનું માધ્યમ**

- ➢ રાષ્ટ્રીય શિક્ષણનીતિમાં ધોરણ 5 સુધી માતૃભાષાના માધ્યમથી જ અભ્યાસ કરવામાં આવશે જેનો શાળાઓ ધોરણ 8 સુધી અમલ કરી શકશે.
- ➢ ધોરણ 3 થી 5માં સંસ્કૃત વિષય શીખવવામાં આવશે.
- ➢ ધોરણ 9 થી 10 અને ધોરણ 11 થી 12થી વિદ્યાર્થીઓને વિદેશી ભાષાઓનો અભ્યાસ કરવામાં આવશે.

2) **શાળા શિક્ષણ**

શાળા શિક્ષણમાં સેકન્ડરી તબક્કે ધોરણ 11 થી 12માં શિક્ષણના અલગ અલગ પ્રવાહો જેવા કે આટ્સ, કોમર્સ અને સાયન્સની સાથે સાથે મલ્ટી ઓપ્શનની સુવિધા મળશે.

ઉદા. - સાયન્સના વિષયો સાથે કોમર્સ કે આટ્સના મનગમતા વિષયનો
અભ્યાસ કરી શકે. (આટ્સ, કોમર્સ અને સાયન્સ)

3) **ઉચ્ચ શિક્ષણ**

- ➢ ઉચ્ચ શિક્ષણના વિદ્યાર્થીઓને બહુ પ્રવેશ બહુ નિકાસ (મલ્ટી એન્ટી મલ્ટી એકઝીટ) ની સુવિધા આપવામાં આવશે.
- ➢ સ્નાતક સ્તરમાં એક વર્ષનો અભ્યાસ પૂર્ણ કરનાર વિદ્યાર્થીને વોકેશનલ પ્રોફેશનલ સર્ટિફિકેટ આપવામાં આવશે.
- ➢ 3 થી 4 વર્ષનો અભ્યાસ પૂર્ણ કરનાર વિદ્યાર્થીને બેચલર(સ્નાતક) ડિગ્રી આપવામાં આવશે.
- ➢ દેશમાં હાયર એજ્યુકેશન કમિશન ઓફ ઇન્ડિયાની સ્થાપના કરવામાં આવશે.
- ➢ દેશની મેડિકલ સિવાયની તમામ સંસ્થાઓને એક જ નિયમનકારી સંસ્થા નીચે સમાવી લઈ તેનું નિયમન કરવામાં આવશે.

4) **શિક્ષણ- પ્રશિક્ષણ**

- શિક્ષક બનવા માટે 4 વર્ષનો એકીકૃત બેચલર ઓફ એજ્યુકેશન પ્રોગ્રામ સ્નાતક સ્તરેની સાથે ચાલુ કરવામાં આવશે.

5) **રાષ્ટ્રીય સંશોધન સંસ્થાન**

- દેશમાં શૈક્ષણિક સંસ્થાઓમાં સંશોધન ક્ષમતા વિકસાવવા
- સરકાર અને ઉધોગો વચ્ચે લાભદાયક જોડાણો સુનિશ્ચિત કરવા માટે આ સંસ્થાન દ્વારા દેશમાં સંશોધન અને નવિનીકરણમા ખૂબ જ ઝડપી પરીવર્તન આવશે.

6) **વ્યાવસાયિક શિક્ષણ**

- નવી રાષ્ટ્રીય શિક્ષણનીતિમાં મિડલ અને સેકન્ડરી લેવલે તબક્કામાં વિદ્યાર્થીઓને વ્યાવસાયિક શિક્ષણ આપવામાં આવશે.
- વિદ્યાર્થીઓને રસ રુચિ અનુસાર શિક્ષણ આપવામાં આવશે.

ઉદા. - કુંભારીકામ, સુથારીકામ,બાગાયત, સૉફ્ટવેર ડેવલપમેંટ, વ્યવસાયો જેવા કે કૃષિ શિક્ષણ, આર્ટડિઝાઇનગ્લાસ ડિઝાઇનવર્ક વગેરે જેવા વ્યવસાયને લગતું શિક્ષણ ઈન્ટર્નશિપ કાર્યક્રમ દ્વારા શીખવવામાં આવશે.

તારણો :

- પ્રારંભિક બાળસંભાળ અને શિક્ષણ અધ્યયનનો પાયો હોવો જોઈએ.
- ગુણવતાયુક્ત પૂર્વ પ્રાથમિક શિક્ષણની જરૂરિયાત બની રહેશે.
- શિક્ષણનું નવું માળખું - 5 + 3 + 3 + 4 રચવામાં આવશે.
- વિદ્યાર્થીઓને પાંચમા ધોરણ સુધી પાયાનું શિક્ષણ માતૃભાષામાં જ આપવામાં આવશે.
- વિદ્યાર્થીઓને ચોઈસ આધારિત ક્રેડિટ સિસ્ટમમાં સુધારો કરી અભ્યાસ કરાવવામાં આવશે.
- નવી રાષ્ટ્રીય શિક્ષણનીતિનો હેતુ વર્ષ 2030 સુધીમાં 100 ટકા યુવાન અને પુખ્ત વયના યુવાનને સાક્ષરતા પ્રાપ્ત કરવામાં આવશે.
- તમામ વિદ્યાર્થીઓને રસ રુચિ અનુસાર શિક્ષણ આપવામાં આવશે.
- દેશમાં શૈક્ષણિક સંસ્થાઓમાં સંશોધન ક્ષમતા વિકસાવવામાં આવશે.
- વિદ્યાર્થીઓને વ્યાવસાયિક શિક્ષણ આપવામાં આવશે.
- દેશમાં હાયર એજ્યુકેશન કમિશન ઓફ ઇન્ડિયાની સ્થાપના કરવામાં આવશે.

- દેશની શૈક્ષણિક સંસ્થાઓમાં સંશોધન ક્ષમતા વિકસાવવા માટે રાષ્ટ્રીય સંશોધન સંસ્થાની સ્થાપના કરવામાં આવશે.
- નવી રાષ્ટ્રીય શિક્ષણનીતિનો હેતુઓનો સિધ્ધ કરવાના તમામ પ્રયત્નો કરવામાં આવશે.
- નવી રાષ્ટ્રીય શિક્ષણનીતિનો અમલ કરવામાં આવે તે સર્વને માટે આવકાર્ય બની રહેશે.

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"National Education Policy (NEP 2020) and Higher Education"

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Abstract

Education is the most significant factor in bringing about the progress and development of any society. Every country has its own education policy. The National Education Policy was framed in 1986 and was revised in 1992 The New Education policy 2020 is the first education policy of the 21st century. It has replaced the previous Policy after 34 years. The NEP 2020 was approved by Union Cabinet of India on 29th July 2020. NEP 2020 is a detailed framework for reforming education at all levels. This policy aims to transfer India's education system by 2030. Keeping in view the India's present scenario this policy focuses more on the creativity and innovations. It emphasizes on ensuring universal access to school education at all levels. This new policy aims to increase the Gross Enrolment Ratio (GER) in higher education, including vocational education, from 26.3 per cent (2018) to 50 per cent by 2035. For this, 35 million new seats will be added to higher educational institutions. The undergraduate course will be of three years or four years with multiple exit options. Colleges will provide a certificate after completion of one year in any discipline or field, including vocational and professional areas; a diploma after two years of study; and a Bachelors' degree after a three-year program. The main focus of NEP 2020 is to create a vibrant knowledge society. This paper focuses on NEP 2020 with respect to higher education.

Key words: ***Quality education, NEP 2020, higher education, development, challenges.***

Introduction

Education is essential for the development of human society. Education develops knowledge, thoughts, creativity, values, experiences, attitudes, self-confidence, skills and personality. It helps people to know their rights, responsibilities and duties towards their family, society and the nation. Education helps us to develop ethics, moral, justice and tolerance. With the help of education, we can realize humanity and we can differentiate between right and wrong, to take right decisions. Nelson Mandela rightly said, "Education is the most important weapon to change the world." Education is very important for the development and progress of an individual in life. Education helps an individual to understand the social problems and ways and means to overcome them. Education is basic and priceless asset for humans. Quality education is prerequisite for the progress of human capital. It is important for building better future. This quality education should be multidisciplinary, innovative, discovery oriented and learner- centered. The government of India has made tremendous endeavors to raise the standard of education at all levels. The three National

Education Policies of India were introduced in 1968, 1986 and was revised in 1992. After 34 years, The National Education Policy 2020 has been approved by the Union Cabinet with the aim to revamp the education system at all the levels. This policy focuses on the development of creativity, critical thinking, reasoning, problem solving and the inner potential of each child to the fullest. NEP 2020 has given much focus on e-learning and online learning. Transforming and improving higher education is the most important recommendation of NEP 2020. The following points were discussed about higher education in NEP 2020: -

- Setting up of multidisciplinary institutions which will offer high quality education with flexibility of choice of subjects given to the students.
- Indian arts, languages and culture will be promoted at all levels.
- M. Phil degree will be discontinued.
- Midterm drop outs will be given the option to complete the degree after a break.
- National Testing Agency will conduct a common college entrance exam twice a year.
- A common entrance exam will be conducted twice a year by National Testing Agency.
- 4-year bachelor's degree with exit options.
- Higher Education Commission of India (HECI) will be the *single* body to govern the higher education.
- For regulation, Higher Education Regulatory Council (NHERC)
- For setting the standards, General Education Council (GEC)
- For funding, Higher Education Grants Council (HEGC)
- For accreditation, National Accreditation Council (NAC)
- The deemed university status will end.
- Gross Enrolment Ratio in higher education to be raised to 50% by 2035.
- The use of technology in education
- Inculcation of life skills
- Research work to be improved and establishment of National Research Foundations
- Formative assessment for learning
- Continuous professional development of teachers
- Flexibility to choose the subjects for students
- Vocational education to be included in higher education
- Equal promotion of arts and science.
- Public and private higher education institutes will be governed by same norms.
- Open and distance learning recommended.

Major challenges

1. **Opening of new universities**: India today has around 1,000 universities across the country. Doubling the Gross Enrolment Ratio in higher education by 2035 which is one of the stated goals of the policy will mean that we must open one new university every week, for the next 15 years. Opening one University every week is an undoubtedly massive challenge. Can we do it? Or what could be the alternative moods of increasing gross enrollment while catering to financial needs as well.
2. **Lack of ICT facilities:** NEP 2020 lays emphasis on leveraging the advantage of technology in order to make the youth future-ready. However, the recent Covid-19 pandemic and the consequent shifting to online mode of teaching-learning has exposed the great digital divide that exists in the society. Developing digital infrastructure such as digital classrooms, remote expertise-driven teaching models, AR/VR tools as well as expanding the high-speed internet connectivity to bridge gaps in physical teaching and laboratory infrastructure is a great challenge because the majority of the institutions don't have a proper set-up to support these tools. Also, the cost associated with building digital infrastructure might not be affordable for all educational institutions across the country. Moreover, in rural areas of the country where the Internet connectivity is nearly absent, deploying digital learning tools is out of the question. Hence, the government should work on improving the basic infrastructure that will support the digital infrastructure in all areas.
3. **Inter disciplinary higher education:** The policy envisages a broad-based multidisciplinary holistic education at the undergraduate as well as post-graduate level. This will help development of individuals with different life skills in professional, technical, and vocational disciplines. In such flexible curriculum structures and creative combinations of study, it is important that teacher educators should possess adequate professional skills.
4. **Implementation in spirit**: implementation of this policy needs passion, intellect and creativity in order to understand and make proper judgment for its execution.
5. **Adoption of new curricular and pedagogical methods and strategies**: If we want to create our learners to be vibrant and dynamic, we have to change our methods of teaching. There is a need of active involvement of learners in the learning process. With this approach our education will become learner centered. Pedagogy will give our teachers an insight into the best activities in teaching. Our new generation should be able to overcome any challenge in life. The use of rewards helps motivation and encourages perseverance. NEP focuses on higher order cognitive skills like critical thinking, problem solving, and decision-making ability in youth which needs curriculum and pedagogical changes. There is a dire need of innovative strategies which will enable to acquire such life skills.

6. **Professional development and training of teachers**: For attaining the set objectives by NEP, opportunities should be given to teachers so that they can attain professional competencies and innovative teaching to ensure research and innovative skills. To ensure quality faculty in all higher educational institutions to make capacity building is again a big challenge.

Thus, education is an indispensable element for development of individuals to their full potential. The success of New Education Policy depends on how it is implemented. It makes the education system according to the demands and needs of 21st century. Thus India is striving hard towards the achievement of the targets set by NEP 2020.

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Innovations and Innovative Practices in Teaching at Undergraduate Level

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"Without change there is no innovation, creativity, or incentive for improvement. Those who initiate change will have a better opportunity to manage the change that is inevitable".

William Pollard

Abstract:

Innovation in teaching learning means not just doing something new. It is thinking of new ways to improve a teaching method, strategy or any idea related to teaching learning process. Educators can use different innovative strategies in classroom. Use of Smart gadgets for teaching learning process, evaluation, feedback, designing question papers, assessment sheets etc. Effective teaching can be possible when the teachers keep experimenting and using innovative pedagogical techniques and strategies. In this paper various innovative practices, methods, pedagogic resources are explained. The innovations discussed here may not be new in terms of the idea because the ideas may be old but they are brought in practices recently thus, new in terms of practice.

Key words – Innovations, Teaching, Pedagogy, Innovative practices

Introduction

In today's world, it's more important that students are prepared to bring knowledge and skills to solve problems, to think, and know how to collect and evaluate evidence to make decisions. These are the types of skills that students develop in Mathematics, Biology, technology and engineering disciplines. If we want the nation with youth having all these capabilities we have to reach out to our students at undergraduate level.

Need of innovative practices in teaching at undergraduate level:

Teaching is concerned with its understanding and application. So while teaching one should use the teaching methods, strategies and pedagogic resources that are much more fruitful in gaining adequate responses from the students. The nature and quality of instructional material, the presentation of content, the pedagogic skills of the teacher, the learning environment, the motivation of the students are all important to ensure quality in teaching-learning. Innovation in teaching has a role to play in many different fields: medicine, communication technology, disasters predictions, transport, business management etc. At the heart of education lies in innovative teaching at undergraduate level. It would be impossible to tackle any of the problems associated with education, at any level without looking at the undergraduate level. Hence it is necessary that we look into practices at undergraduate education in India.

Objectives:

- To discuss innovations and innovative practices in teaching at the undergraduate level

Innovations in Teaching

Innovations are in terms of methods and Pedagogic resources used in teaching-learning process.

Methods:

1. **Inductive-Deductive Method:**

In Inductive approach the specific examples are given & moves towards generalization and in deductive method generalization to specific examples approach. In many of the courses the instructions starts with abstract concepts which are beyond the understanding of the students. Here teacher should start with a particular example and then generalize the idea or statement and then prove the statement. The method is useful in Science & Mathematics subjects.

2. **Analysis-Synthesis Method:**

In Analytic approach the examples are moving from unknown to known and Synthetic method is putting together known bits of information and moving from known to unknown. These approaches are basically used in solving problems and proving the results.

3. **Play-way Method**

This method includes play and fun activities. Teacher can conduct the games based on memory like formulae recalling, important definitions, mathematical notations etc. so that the students can feel the subject easy and interesting. This method can be very challenging & time consuming. When teacher follows the game based teaching then teaching is really effective.

4. **Laboratory Method- Virtual Labs**

"In the word of technology, many of the colleges are well equipped with laboratories. It is the need of time to have Computer, Mathematics, Physics, Biology, Geography and Chemistry Laboratories in each of the colleges at undergraduate level to strengthen learning. The availability of computing softwares can be utilized in helping classroom teaching to promote students´ active engaging and learning. Also to develop problem resolution skills dealing with more interesting and difficult problems in so far as numerical, algebraic, graphical and programming becomes easier with computers. Some mathematical problems can be solved through Computer programs such as Maxima, Mathematica, Matlab, Scilab, Maple, Group algorithm program (GAP), which are powerful software programs used to solve general-purpose mathematical problems.

5. Oral presentation

Through oral presentation teacher can understand what students think about mathematics, Biology, Chemistry, Physics, Geography etc. and how they express it and their understanding of subjects in their own words. Also, teacher can provide opportunity for students to think through questions and problems; express their ideas; demonstrate and explain what they have learnt; justify their own opinion; and reflect. This can give a thought to enhance current syllabus of subjects at undergraduate level.

6. Flipped Classroom-

In this method of teaching teachers are the resource provider & students collects the concept information. It is very effective & popular teaching method in which students are actively involved. It is a form of blended learning also called as backwards classroom, reverse teaching.

7. Blended Learning:

Means integrating live classroom activities with online learning. Face to face classroom learning are combined with Computer mediated activities. It is also called as Hybrid learning. In this type of learning has a strong dependence on the technical resources.

8. Open ended Question: -

Open ended questions mean the questions without textbooks answers. Teachers can ask question to the students from outside the textbook. This makes students to think from out of the box and lead to strong collaboration, and new ideas as well as encourage leadership skills. This also helps the students to know their potential with respect to the subject.

2. Pedagogic Resources:

These resources can be integrated by the teacher in a method for the delivering a particular content effectively and bring upon advance learning of students.

1. Programmed based learning material

Internet, Gadgets usage is increasing day by day. Colleges can provide important textbooks / learning materials in pdf form and make them available to students through the colleges/ institutions websites. Nowadays university departments are keeping softcopies of the textbooks for the different B. Sc. Programmes on their websites. The notes, links, PDF books, e resources can be shared through whats app, Google classroom, E mails etc.

2. Activities

Activities mentioned here are such where on students play active roles, interact with different resources and generate knowledge. Some of them activities are listed below. Quiz competition, Projects, Industrial Visits, Seminars, Assignments, Self study, Discussion, Scholarship exams, spoken tutorial, content beyond syllabus, Olympiad, NBHM Scholarship etc.

3. Models of Teaching

The various teaching models & paradigms have been developed by educationalist. “A model means of transferring a process from its actual setting to one in which it can be more conveniently studied.” According to Joyce & Weil “A model of teaching is a plan that can be used to shape curricula to design instructional materials & to guide instruction in the classroom & other setting.” The important models are Inductive thinking model of Hilda Taba, Concept Attainment Model of Bruner, Role Play model of Shaftel, etc.

Conclusion

The pedagogy and assessment patterns followed for teaching at undergraduate level in India are not helpful much to foster or enhance the ability to think originally or to critically analyze and solve unseen questions. These programmes should equip with and train the students who plan to take up a better career in the manner they are required in today’s market. So the innovations in teaching as well as curriculum practices followed need to be brought.

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"A Study of Difference in Learning of Grade XI Commerce Students Based on Gender through audio- visual method in Panchmahal District, Gujarat"

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Abstract:

Education is lifelong process in human being's life. Commerce subject helps to understand the actual situation of the market. Commerce subjects have various components like insurance, banking, and transportation etc., covered during higher secondary syllabus. At various stages of life different teaching learning methods are useful for proper understanding of student. This study examines understanding level of students of grade XI in commerce field of Panchmahal district with audio-visual method. This study also study effect of gender on learning capacity of students. Selection of school was done by lottery method and from selected school students of grade XI were selected as sample. Total 30 samples were taken from grade XI. The result of the studies shows that the understanding of students was moderate. Moreover, there is no difference in understanding of commerce subject through audio-visual method on the basis of gender of the students.

Introduction:

Education plays crucial part in developing global citizen. The process of education starts form birth of child and last for whole life. At various stage of life different more of teaching has its own importance in human life. In current era use of different audio-visual method is more applicable to give practical understanding to various area of teaching. As per Merriam Webster (2021) technology is the practical application of knowledge especially in particular area. According to Raja and Nagasubramani (2018) technology has changed our way of living by hugely impacting various facts of life. Different complex and critical processes are being done by ease and greater efficiency with the help of modern technology. The advancement of technology has also given rise to new teaching learning method in academic field.

Electronic media like television, radio, computers etc. plays special role in our routine life and has strong influence in moulding students learning also. Natoli (2011) once said those audio-visual tools are rich opportunities for students to develop communication skills which easily solve meaningful problems. Intai (2017) also found that by using audio-visual materials we can help students to remember taught content, facilitated their understanding and also learning the topic interestingly. In general, we can say the use of audio-visual material can significantly improve the performance of students and also increase their interest towards leaning.

From historical times enrolment of male students exceeded female students in commerce field but as per the All-India Survey on Higher Education (AISHE) 2019-20, 100 female students enrol per 100 students. Thus, gender gap has been removed in commerce field. On the other side various researcher have studied on effect of gender on learning capacity of students in commerce field and result of many of them varies from one another. As per the Macdowell et. Al., (1977), up to the age of 15 performances of students doesn't show any kind of difference with gender difference. And after that age gender performance difference appear to emerge. One study done by Imoko (2015) found no significant difference in achievement and retention scores on the basis of gender. On the contrary, according to Becker et. Al., 1975, females were slightly superior that male but it is not significant.

This study aims to explore learning of grade XI commerce students with the help of audio – visual method. This study also checks, is there any difference in learning of girls and boys in regards of commerce subjects.

Hypothesis:

To fulfil the objective of study hypothesis have been made which is as follows.

Hypothesis: There will be no significant difference between post-test mean score of the boys and girls (Rural) teaching commerce through audio-visual method.

Sampling method:

In this study experimental method was used and accordingly considering practicability of experiment and data collection, sample has been selected by random sampling technique. In this selection of school was done by lottery method. From the selected school students of Grade XI were selected as sample for this study. In selected class of grade XI there were 22 boys and 06 girls.

Selection of Tool:

Self – Constructed question paper (predefined blue print based) was used as tool to measure achievement of XI standard students from commerce of Panchmahal district through audio – visual method. Question paper consisted of 10 multiple choice questions, 5 very short questions, 5 short questions and 2 long questions was used as tool for the study. Question paper was validated by 5 teachers teaching business organization and management subject in various schools of Panchmahal district. They were asked to check quality and quantity of questions and suggest any corrections required.

Total score was computed in which multiple choice questions had 1 score, very short question and short question had 2 score while each long question had 10 marks. Thus total marks were 50 for 22 questions. There was no negative marking for wrong answer.

Administration of Test:

Before commencement of study, prior approval was obtained from school. All the official procedure was completed in school to carry out this study. The researcher herself distributed the question paper between the students with the help of other teachers. Proper instructions were given and all the queries were cleared before test started. The respondents had given 30 minutes to answer the questions.

Data Analysis:

After comparing and studying about different methods of analysis, researcher found Analysis of variance to be the most appropriate methods for the analysis of the data for present study. Keeping all the points in mind, researcher has analysed the data collected. First step for analysis was to grouping of data and distribution of the data. The first task, therefore, is to organise our material and this naturally leads to a grouping of the scores under subheads or into classes. With the help of data distribution, mean, S.D., S.E., mean etc. was calculated or computed and t-value was obtained. With obtained t-value hypotheses was tested and interpreted.

Result:

Effect of audio- visual method of teaching among all the respondents was assessed based on the responses of 28 students. To assess the significance of scores' difference, researcher has constructed hypothesis which is given below.

Hypothesis: There will be no significant difference between post-test mean score of the boys and girls (Rural) teaching commerce through audio-visual method.

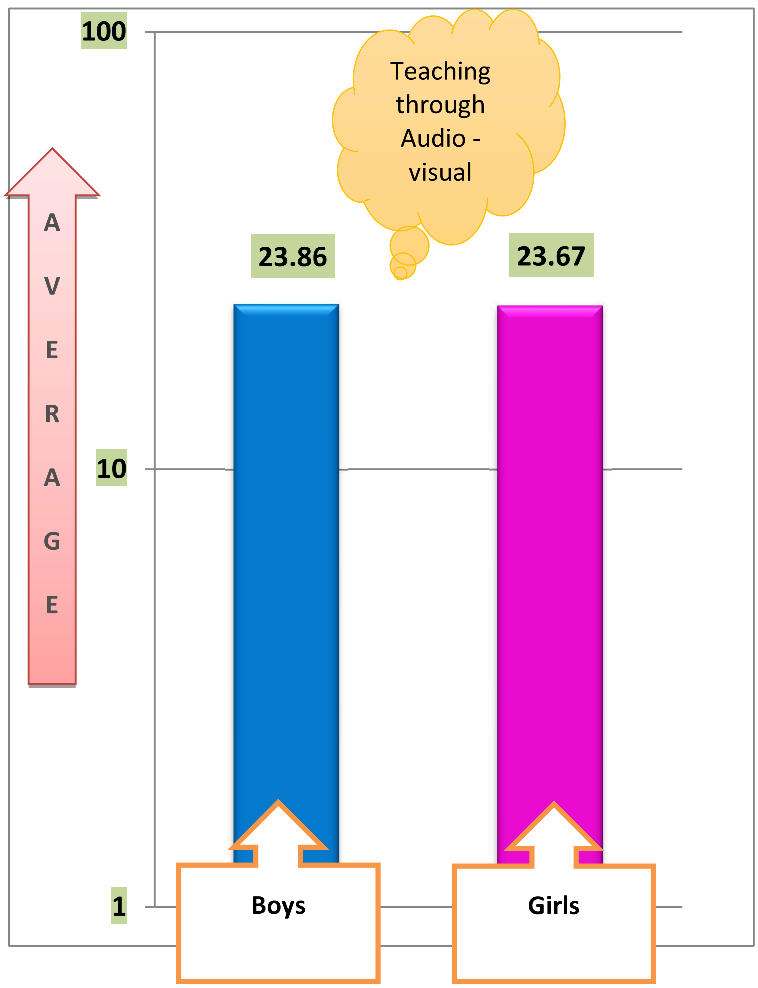
To test the hypothesis, researcher has calculated t-value with the help of computed mean and S.D. It is given below in the table: 1

Table 1: Significant difference between post-test mean score of the boys and girls (Rural) teaching commerce through audio-visual method

audio-visual method	Numbers	Mean	Standard Deviation	t value	Significant	
Post-test Boys	22	23.86	4.22	0.09	2.04(0.05) 2.76(0.01)	Not Significant
Post-test girls	6	23.67	4.63			
TOTAL	28					

	(SED) *(SED)	4.382	**Hypothesis is accepted**
	SED	2.093	
	M1-M2	0.19	
	t value	0.09	

As mentioned in the table 1 calculated value of t is 0.09 here t table value is 2.04 and 2.76 respectively for 0.05 and 0.01 level of significance. Calculated value of t is not higher than table value 0.05 level of significance. There is no significant difference between mean score of the boys and girls (Rural) teaching commerce through audio visual method. The null hypothesis 8 is not rejected.



GRAPH- 1

Significant difference between mean score of the girls and boys (Rural) teaching commerce through audio-visual method.

Discussion:

The total score in question paper in this study showed that the overall mean for boys was 23.86 and girls was 23.67 out of maximum 50 marks. Overall, results demonstrated that majority of students in this study had gain moderate scores (Table 1). It means boys and girls from grade XI not differ in commerce learning through audio-visual method. With the mean of both the groups it can be observed that learning capacity of male is as equal as of female. Although the effects of public media on students in commerce stream were not surveyed, but public media may provide easier access to business related information for public. The present study also revealed no significant difference between both genders on Commerce learning which is in contrast with study shows females are little stronger in high school performance than male (Becker et al., 1975). But this result is also supported by research done by Ibe and Abamuche (2019) who have concluded, there is no gender performance difference in students learning through audio-visual method. Hahn (1982) has also reported absence of gender differential in higher secondary schooling.

Conclusion:

From the above results, it is concluded that in regards of learning of grade XI students of Panchmahal district are moderate level. In this study we have found that there is not difference in learning of grade XI commerce students on the basis of gender difference.

In this study, we have found few research gaps that can be suggested for future research. Though this research came up with expected findings it was still needed monitoring research implementation. Research can be duplicated among students from other school or area. We still need to know effective media types in improvement in students' learning process. As this group of students covers wide area in all the area of society it required more study in future for batter implementation of syllabus and fulfilment of all objectives of commerce.

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"SOLUTION OF RICCATI TYPE DIFFERENTIAL EQUATIONS"

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Abstract

In this paper we find the solution of Riccati type differential equations. These equations always occur in electronic sciences and physics. We consider the equation of the form

$$y' - y^2 + p(x)y + q(x) = 0$$

We deduce theoretical method and illustrate it by an example.

Key Words: ***Ordinary Differential Equations, Riccati equations.***

1. Introduction: Riccati differential equation is the first order ordinary differential equation which is quadratic in unknown function. The equation is named as Riccati equation in the honor of Jacopo Riccati. It is used in different areas of mathematics like algebraic geometry and theory of conformal mapping, and physics. These are nonlinear and do not fall under the category of any of the classical equations. We will organise this paper as follows. In second section we discuss the method to solve general Riccati differential equation.

2. Riccati differential equation:

The nonlinear first order equation

$$y' - y^2 + p(x)y + q(x) = 0$$

is Riccati equation, we shall show that y is a solution of $y' - y^2 + p(x)y + q(x) = 0$ if and only if $y = \left(\frac{-z'}{z}\right)$ where,

$$z'' + p(x)z' - q(x)z = 0$$

Where, $p(x)$ & $q(x)$ are polynomials

Further, we shall show that the general solution of Riccati equation is

$$y = \left[-\left(\frac{c_1 z_1' + c_2 z_2'}{c_1 z_1 + c_2 z_2}\right)\right]$$

Where $\{z_1, z_2\}$ is a fundamental set of solutions of $z'' + p(x)z' - q(x)z = 0$ and $c_1$and c_2 are arbitrary constants.

Method:

Consider Riccati equation

$$y' - y^2 + p(x)y + q(x) = 0 \qquad \text{……… (1)}$$

Suppose,

$$y = \left(\frac{-z'}{z}\right)$$

Differentiate above equation with respect to x

$$y' = \frac{z(-z'') - (-z')z'}{z^2}$$

Now, we are going to put values of y and y' in equation (1)

We get,

$$\frac{z(-z'') - (-z')z'}{z^2} - \left(\frac{-z'}{z}\right)^2 + p(x)\left(\frac{-z'}{z}\right) + q(x) = 0$$

We know (a^2 = $[-a^2]$), therefore $\left(z'^2 = (z')^2\right)$

$$\frac{z(-z'') - (-z')z'}{z^2} - \left(\frac{z'}{z}\right)^2 + p(x)\left(\frac{-z'}{z}\right) + q(x) = 0$$

$$\frac{z(-z'')}{z^2} + \left(\frac{z'}{z}\right)^2 - \left(\frac{z'}{z}\right)^2 + p(x)\left(\frac{-z'}{z}\right) + q(x) = 0$$

$$\frac{(-z'')}{z} + p(x)\left(\frac{-z'}{z}\right) + q(x) = 0$$

Now, we are multiplying above equation by (-z),
We get,

$$z'' + p(x)z' - q(x)z = 0$$

Therefore,
y = ($\frac{-z'}{z}$) is a solution of riccati equation (1), where $z'' + p(x)z' - q(x)z = 0$.
Now,
If $\{z_1, z_2\}$ be a fundamental solution set of solution of $z'' + p(x)z' - q(x)z = 0$
then $z'' + p(x)z' - q(x)z = 0$.

$$z_1'' + p(x)z_1' - q(x)z_1 = 0 \qquad \text{......... (2)}$$

$$z_2'' + p(x)z_2' - q(x)z_2 = 0 \qquad \text{......... (3)}$$

Now,
We consider following equation,

$y = \left[-\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right]$

Differentiate above equation with respect to x

$$y' = \left[-\left(\frac{(c_1z_1 + c_2z_2)(c_1z_1'' + c_2z_2'') - (c_1z_1' + c_2z_2')(c_1z_1' + c_2z_2')}{(c_1z_1 + c_2z_2)^2}\right)\right]$$

$$y' = \left[-\left(\frac{(c_1z_1 + c_2z_2)(c_1z_1'' + c_2z_2'') - (c_1z_1' + c_2z_2')^2}{(c_1z_1 + c_2z_2)^2}\right)\right]$$

Let us put the value of y and y' in equation (1),

$$LHS = \left[-\left(\frac{(c_1z_1 + c_2z_2)(c_1z_1'' + c_2z_2'') - (c_1z_1' + c_2z_2')^2}{(c_1z_1 + c_2z_2)^2}\right)\right] - \left[-\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right]^2 + p(x)\left[-\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right] + q(x)$$

We know ($a^2 = -a^2$) by this result we can write $[-(c_1z_1' + c_2z_2')^2] = (c_1z_1' + c_2z_2')^2$
We get,

$$LHS = \left[-\left(\frac{(c_1z_1 + c_2z_2)(c_1z_1'' + c_2z_2'')}{(c_1z_1 + c_2z_2)^2}\right)\right] + \left[\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right]^2 - \left[\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right]^2 + p(x)\left[-\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right] + q(x) = 0$$

$$LHS = \left[-\left(\frac{(c_1z_1'' + c_2z_2'')}{(c_1z_1 + c_2z_2)}\right)\right] + p(x)\left[-\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right] + q(x)$$

Now multiplying above equation by $[-(c_1z_1 + c_2z_2)]$, We get,

$$LHS = (c_1z_1'' + c_2z_2'') + p(x)(c_1z_1' + c_2z_2') - q(x)(c_1z_1 + c_2z_2)$$

$$LHS = c_1z_1'' + c_2z_2'' + p(x)c_1z_1'' + p(x)\, c_2z_2'' - q(x)c_1z_1 + q(x)c_2z_2$$

$$LHS = c_1(z_1'' + p(x)z_1' - q(x)z_1) + c_2(z_2'' + p(x)z_2' - q(x)z_2)$$

From equation (2) & (3)

We get,

$$LHS = c_1(0) + c_1(0)$$

$$LHS = 0$$

$$LHS = RHS$$

Hence, $y = \left[-\left(\frac{c_1z_1' + c_2z_2'}{c_1z_1 + c_2z_2}\right)\right]$is general solution of Riccati equation of the form,

$$y' - y^2 + p(x)y + q(x) = 0$$

3. Problem:

Find the general solution of Riccati differential equation,

$$y' - y^2 + 8y + 9 = 0$$

Solution: -

Let, the given riccati equation is

$$y' - y^2 + 8y + 9 = 0 \qquad \text{……..(1)}$$

We know the general solution of riccati form of differential equation is

$$y = \left(\frac{-z'}{z}\right)$$

Differentiate above equation with respect to x

$$\therefore \qquad y' = \frac{z(-z'') - (-z')z'}{z^2}$$

Now, we are putting values of y and y' in equation (1)

We will get,

$$\therefore \qquad \frac{z(-z'') - (-z')z'}{z^2} - \left(\frac{-z'}{z}\right)^2 + (8)\left(\frac{-z'}{z}\right) + 9 = 0$$

We know ($a^2 = [-a^2]$), therefore $\left(z' = (-z')\right)$

$$\therefore \qquad \frac{z(-z'') - (-z')z'}{z^2} - \left(\frac{z'}{z}\right)^2 + (8)\left(\frac{-z'}{z}\right) + 9 = 0$$

$$\therefore \qquad \frac{z(-z'')}{z^2} + \left(\frac{z'}{z}\right)^2 - \left(\frac{z'}{z}\right)^2 + (8)\left(\frac{-z'}{z}\right) + 9 = 0$$

$$\therefore \qquad \frac{(-z'')}{z} + (8)\left(\frac{-z'}{z}\right) + 9 = 0$$

Now, we are multiplying above equation by (-z),

We get,

$$z'' + (8)z' - 9z = 0$$

The characteristics equation of Differential Equation is

$$r^2 + 8r - 9 = 0$$

Therefore, roots of characteristics equation are,

$$r = 1 \ \& \ (-9)$$

Let,

$$z_1 = e^x$$

Differentiating above with respective x

$$z_1' = e^x$$

Let,

$$z_2 = e^{(-9)x}$$

Differentiating above with respective x

$$z_2' = (-9)\, e^{(-9)x}$$

From above theorem stated, we have to take general solution in the form of,

$$y = \left[-\left(\frac{c_1 z_1' + c_2 z_2'}{c_1 z_1 + c_2 z_2}\right)\right]$$

After putting values of z_1 , z_2, z_1' , z_2'
We will get,

$$y = \left[-\left(\frac{c_1 e^x + (-9) c_2 e^{(-9)x}}{c_1 e^x + c_2 e^{(-9)x}}\right)\right]$$

$$\therefore \quad y = \frac{(9) c_2 e^{(-9)x}}{c_2 e^{(-9)x} + c_1 e^x}$$

This is general solution of given riccati equation.

Conclusion:

Riccati differential equation which is nonlinear first order equation can be solved by converting it into second order linear differential equations.

References:

William F. Trench, Elementary Differential Equations with Boundary Value Problems, Trinity University.

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“भारतीय ऑटोमोबाइल उद्योग का इतिहास एवं विकास क्रम– एक अध्ययन”

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मुख्य शब्द –

अनुसंधान, नव प्रवर्तन, अर्थव्यवस्था, स्टीम, अविष्कार, प्रौद्योगिकी, इंजन, विनिर्माण, विपणन, विक्रय, सेवा, दशक**,** उदारीकरण, विस्तृत क्षेत्र, समेकित और परिपक्व आदि।

सारांश –

प्रस्तुत शोध अध्ययन में भारतीय ऑटोमोबाइल उद्योग का इतिहास एवं विकास क्रम का विस्तार से अध्ययन एवं विश्लेषण किया गया है जिसमें पाया गया है कि भारत में ऑटोमोबाइल उद्योग की शुरुआत वर्ष 1940 के दशक में हुई थी जिसके बाद वर्ष 1980 के दशक में उदारीकरण नीति के परिणाम स्वरूप अनेक जापानी ऑटोमोबाइल कंपनियों ने भारत में अपनी विनिर्माण इकाइयाँ स्थापित कर मोटर सायकल एवं हल्के व्यावसायिक वाहनों का उत्पादन का कार्य प्रारम्भ किया तथा भारत सरकार द्वारा वर्ष 1991 में शुरू किये गए आर्थिक उदारीकरण और लाइसेंस राज के कमजोर होने के परिणाम स्वरूप भारत एवं अनेक राष्ट्रों की कार निर्माता कंपनियाँ भारतीय ऑटोमोबाइल उद्योग में उतरीं तब से आज तक लगातार ऑटोमोबाइल उद्योग का विकास एवं विस्तार होता रहा है। वर्तमान में भारतीय ऑटोमोबाइल उद्योग अत्यंत विस्तृत एवं देश के आर्थिक विकास में महत्वपूर्ण योगदान देने वाला क्षेत्र बन गया है।

प्रस्तावना –

भारत में वर्ष 1940 के दशक में ऑटोमोबाइल उद्योग की शुरुआत हुई थी सन 1947 में स्वतंत्रता प्राप्ति के पश्चात सरकारी एवं निजी क्षेत्र दोनों ने मिलकर ऑटोमोबाइल उद्योग के विकाश एवं विस्तार के लिए कार्य किया बावजूद इसके वर्ष 1950 और 1960 में इस क्षेत्र का धीमी गति से विकास हुआ वर्ष 1970 के बाद स्कूटर, ट्रेक्टर एवं व्यवसायिक वाहनों के विनिर्माण ने कुछ गति पकड़ी किन्तु लग्जरी कारों के विनिर्माण का कार्य अभी भी धीमी गति से चल रहा था वर्ष 1980 के दशक में उदारीकरण नीति के परिणाम स्वरूप अनेक जापानी ऑटोमोबाइल कंपनियों ने भारत में अपनी विनिर्माण इकाइयाँ स्थापित कर मोटर सायकल एवं हल्के व्यावसायिक वाहनों का उत्पादन का कार्य पर प्रारंभ किया भारतीय सरकार द्वारा वर्ष 1991 में शुरू कि गए आर्थिक उदारीकरण और लाइसेंस राज के कमजोर होने से भारत एवं अनेक राष्ट्रों की कार कंपनियाँ भारतीय ऑटोमोबाइल उद्योग में उतरी तब से आज तक लगातार ऑटोमोबाइल उद्योग का विकास एवं विस्तार होता रहा है।

वर्तमान में भारतीय ऑटोमोबाइल उद्योग अत्यंत विस्तृत एवं देश के आर्थिक विकास में महत्वपूर्ण योगदान देने वाला क्षेत्र बन गया है।

शोध विषय का चयन –

भारतीय ऑटोमोबाइल उद्योग एक अत्यंत विस्तृत उद्योग होने के साथ देश के आर्थिक विकास में महत्वपूर्ण योगदान देने वाला क्षेत्र होने के कारण इस क्षेत्र में शोध अनुसंधान एवं नव प्रवर्तन की अपार

संभावनाएं है इस कारण शोधार्थी द्वारा "भारतीय ऑटोमोबाइल उद्योग का इतिहास एवं विकास क्रम को शोध विषय के रूप में चयन किया गया है।

उद्देश्य –

1. भारतीय ऑटोमोबाइल उद्योग की ऐतिहासिक पृष्ठभूमि का अध्ययन एवं विश्लेषण करना।
2. भारतीय ऑटोमोबाइल उद्योग के विकास क्रम का अध्ययन करना।
3. भारतीय ऑटोमोबाइल उद्योग के महत्व का अध्ययन करना।

शोध प्रविधि, समंको का संकलन तथा शोध क्षेत्र –

उचित शोध प्रविधि एवं समंको का संकलन किसी भी शोध कार्य को उत्तम ढंग से पूर्ण करने के लिए अत्यंत महत्वपूर्ण होते है इनके आधार पर ही किसी शोध कार्य को विश्वसनीय बनाया जा सकता इसलिए प्रस्तुत शोध अध्ययन को पूर्ण करने के लिए विश्लेषणात्मक शोध अध्ययन विधि का प्रयोग कर शोध विषय से संबंधित विभिन्न वेबसाइटों, प्रकाशित शोध पत्र, अप्रकाशित शोधकार्य, सर्वेक्षण रिपोर्ट, समाचार पत्र, पत्रिकाएं, शासकीय एवं अशासकीय प्रकाशन आदि का अध्ययन एवं विश्लेषण कर प्राथमिक एवं द्वितीयक समंको का संकलन किया गया है प्रस्तुत शोध अध्ययन में भारत के ऑटोमोबाइल उद्योग का समीक्षात्मक अध्ययन किया गया है।

शोध परिकल्पना –

1. भारतीय ऑटोमोबाइल उद्योग देश की अर्थव्यवस्था में योगदान के दृष्टिकोण से एक अत्यंत महत्वपूर्ण उद्योग है।
2. भारतीय ऑटोमोबाइल उद्योग ने स्वतंत्रता प्राप्ति के पश्चात तेजी से विकास किया है।

परिचय –

भारतीय ऑटोमोबाइल उद्योग एक अत्यंत विस्तृत क्षेत्र में फैला हुआ वृहद् एवं महत्वपूर्ण क्षेत्र है यह क्षेत्र देश के आर्थिक विकास में अत्यंत महत्वपूर्ण योगदान देता है तथा देश के अन्य सभी क्षेत्रों के विकास में सहायता प्रदान करता है एवं देश की जीडीपी में 7 प्रतिशत से अधिक का योगदान भी देता है, इसमें वे सभी कंपनियां शामिल है जो विभिन्न प्रकार के ऑटोमोबाइल वाहन जैसे बस, ट्रक, कार, ट्रेक्टर, मोटर सायकल, स्कूटर, रक्षा वाहन आदि का विनिर्माण, विपणन, विक्रय तथा सेवा प्रदान करते है इस क्षेत्र में कार्य करने वाली कंपनियों में मुख्य रूप से महिंद्रा एंड महिंद्रा, अशोक लीलैंड, टाटा मोटर्स, मारुति सुजुकी, हुंडई मोटर्स इंडिया प्राइवेट लिमिटेड, टाटा मोटर्स ,फॉक्सवैगन, रेनॉल्ट, हिंदुस्तान मोटर्स, फीयेट, बीएमडब्लू, फोर्ड, बजाज, ऑडी, जेपी मोटर्स, हौंडा कार्स आदि शामिल है।

अत: इस उद्योग में व्यक्तिगत एवं वाणिज्यिक वाहनों का विनिर्माण, विपणन, विक्रय तथा विक्रय पश्चात की सेवाएं शामिल होती है जिसमें दो पहिया, चौपहिया, एवं अन्य सभी प्रकार के ऑटोमोबाइल मोटर वाहनों तथा कलपुर्जो का कारोबार शामिल किया जाता है यह उद्योग संपूर्ण देश में एक मजबूत नेटवर्क की भाँति फैला हुआ है इस उद्योग की शाखाएं महा नगरों से लेकर छोटे कस्बों तक एक जाल की तरह फैली हुई है जहां ऑटोमोबाइल वाहनों का विक्रय, विपणन तथा विक्रय पश्चात की सेवाएं प्रदान की जाती है इस प्रकार यह उद्योग संपूर्ण भारत वर्ष में फैला हुआ वृहत तथा अति विशाल क्षेत्र है।

इतिहास –

सर्वप्रथम भाप से चलने वाले सेल्फ प्रोपेल्ड वाहनों का निर्माण 17वीं शताब्दी के अंत में किया गया था। 1678 में फ्रेडिनेंड वर्बिएस्ट द्वारा एक छोटी स्टीम कार का प्रदर्शन किया गया था यह कार चीनी सम्राट के लिए बनाई गई थी। 1769 में निकोलस-जोसेफ कगनॉट ने वास्तविक पैमाने पर एक वाहन का सफलतापूर्वक प्रदर्शन किया था । उनके आविष्कार में शुरू में अपने मूल देश फ्रांस में बहुत कम मांग देखी और 1801 में नवाचार केंद्र ग्रेट ब्रिटेन को पारित किया गया। इसके बाद, अगले दशकों में हैंड ब्रेक, मल्टी स्पीड ट्रांसमिशन और बेहतर गति और स्टीयरिंग जैसे नवाचार विकसित किए गए। 1870 के आसपास विएना में यानी ऑट्रिया की राजधानी में, आविष्कारक सिगफ्राइड मार्कस ने एक साधारण हाथ की गाड़ी पर एक आंतरिक तरल ईंधन इंजन लगाया, जिससे वह वाहन को चलाने वाला पहला व्यक्ति बन गया। इस कार को "पहली मार्कस कार" के नाम से जाना जाता है।

1883 में मार्कस को जर्मनी में मैग्नेटो प्रकार के कम वोल्टेज विस्फोट के लिए एक पेटेंट मिला, जिसे आगे सभी इंजनों के लिए इस्तेमाल किया गया जो 1888-89 की दूसरी मार्कस कार के रूप में प्रसिद्ध हो गया।

1789 में, ओलिवर इवांस को संयुक्त राज्य अमेरिका में पहला ऑटोमोबाइल पेटेंट दिया जा रहा था। वह वह था जिसने अपने पहले सफल स्व-चालित वाहन को उभयचर वाहन के रूप में प्रदर्शित किया था यह आम तौर पर स्वीकार किया जाता है कि गैसोलीन संचालित आंतरिक दहन इंजन वाले पहले ऑटोमोबाइल कई जर्मन आविष्कारकों द्वारा एक साथ पूरे किए गए थे।

कार्ल बेंज ने अपना पहला ऑटोमोबाइल वाहन 1885 में मैनहेम में बनाया था। उन्हें 29 जनवरी, 1886 में अपने ऑटोमोबाइल के लिए एक पेटेंट प्रदान किया गया था। 1888 में उन्होंने ऑटोमोबाइल का पहला उत्पादन शुरू किया।

इसके तुरंत बाद, 1889 में गॉटलिब डेमलर और विल्हेम मेबैक ने एक इंजन के साथ एक वाहन डिजाइन किया, वे 1886 में पहली मोटर बाइक के आविष्कारक थे। ब्रिटेन में निर्मित पहले चार पहिया पेट्रोल चलित ऑटोमोबाइल में से एक 1895 में बर्मिंघम में आया था।

भारत में वर्ष 1940 के दशक में ऑटोमोबाइल उद्योग की शुरुआत हुई थी, सन 1947 में स्वतंत्रता प्राप्ति के पश्चात सरकारी एवं निजी क्षेत्र दोनों ने मिलकर ऑटोमोबाइल उद्योग के विकास एवं विस्तार के लिए कार्य किया बावजूद इसके वर्ष 1950 और 1960 में इस क्षेत्र का धीमी गति से विकास हुआ वर्ष 1970 के बाद स्कूटर, ट्रेक्टर एवं व्यवसायिक वाहनों के विनिर्माण ने कुछ गति पकड़ी किन्तु लग्जरी कारों के विनिर्माण का कार्य अभी भी धीमी गति से चल रहा था वर्ष 1980 के दशक में उदारीकरण नीति के परिणाम स्वरूप अनेक जापानी ऑटोमोबाइल कंपनियों ने भारत में अपनी विनिर्माण इकाइयाँ स्थापित कर मोटर सायकल एवं हल्के व्यावसायिक वाहनों का उत्पादन का कार्य पर प्रारंभ किया, भारत सरकार द्वारा वर्ष 1991 में शुरू हुए आर्थिक उदारीकरण और लाइसेंस राज के कमजोर होने से भारतीय एवं अनेक राष्ट्रों की कार कंपनियां भारतीय ऑटोमोबाइल उद्योग में उतरीं तब से आज तक लगातार ऑटोमोबाइल उद्योग में वृद्धि होती रही है।

विकास क्रम –

ऑटोमोबाइल उद्योग के विकास क्रम को आम तौर पर प्रमुख विनिर्माण और प्रौद्योगिकी के बदलाव के आधार पर कई युगों में विभाजित किया जाता है जिनका वर्णन निम्नानुसार है।

(i) Veteran Era (1890s) -

1888 में एमिल रोजर द्वारा फ्रांस में बेंज के लाइसेंस के तहत जर्मनी में कार्ल बेंज द्वारा ऑटोमोबाइल का पहला उत्पादन किया गया था। फ्रांस और संयुक्त राज्य अमेरिका में ऑटोमोबाइल का बड़े पैमाने पर उत्पादन शुरू हो गया था। 1900 में पैनहार्ड एट लेवसोरिन फ्रांस विशेष रूप से ऑटोमोबाइल बनाने वाली

पहली कंपनी थी, जिसके दो साल बाद प्यूजियट ने तुरंत पीछा किया। 1893 में संयुक्त राज्य अमेरिका में, ब्रदर्स चार्ल्स और फ्रैंक दुर्वे ने दुर्वे मोटर वैगन कंपनी की स्थापना की और पहली अमेरिकी ऑटोमोबाइल निर्माण कंपनी बन गई।

कुछ ही वर्षों के भीतर पूरे पश्चिमी दुनिया में सैकड़ों उत्पादकों द्वारा प्रौद्योगिकियों का एक विचित्र वर्गीकरण तैयार किया जा रहा था। 1910 के दशक में पेट्रोल/आंतरिक दहन इंजन वाले भाप, बिजली, गैसोलीन से चलने वाले ऑटो का प्रभुत्व था। और इस समय गैस/इलेक्ट्रिक हाइब्रिड, मल्टी वैल्यू इंजन, ओवरहेड कैमशाफ्ट और फोर व्हील ड्राइव सहित कई मॉडेम एडवांस का प्रयास किया गया और त्याग दिया गया। Veteran कार युग के दौरान ऑटोमोबाइल को वास्तव में उपयोगी उपकरण की तुलना में एक नवीनता के रूप में देखा गया था। किन्तु यह अक्सर बंद होता था, ईंधन प्राप्त करना मुश्किल था और यह पुरानी बेकार कार थी ।

(ii) Brass or Edwardian Era –

यह युग 1905 से 1914 में प्रथम विश्व युद्ध की शुरुआत तक चला इस पूरे युग में मोटर वाहन प्रौद्योगिकी का विकास तेजी से हुआ, प्रमुख विकासों में इलेक्ट्रिक इग्निशन और इलेक्ट्रिक सेल्फ स्टार्टर, स्वतंत्र निलंबन और चार पहिया ब्रेक शामिल थे। प्रसारण और नियंत्रण व्यापक रूप से अपनाया गया। इस युग में Ford Model T, Mercer Race about, Bugatti Type-13 आदि कारें शामिल थी।

(iii) Vintage Era –

यह युग प्रथम विश्व युद्ध (1919) के अंत से 1929 तक चला। इस युग में फ्रंट इंजन कार बंद निकायों और मानकीकृत नियंत्रणों के साथ हावी हो गई थी । मल्टी वॉल्व और ओवरहेड कैम इंजन के साथ आंतरिक दहन इंजन का विकास तीव्र गति से जारी रहा।

इस युग में Austin- 7, Bugatti Type – 35, Ford Model – A, Cadillac V -16 आदि वाहन शामिल थे।-

(iv) Pre War Era :-

इस युग की शुरुआत 1930 के महामंदी से विश्व युद्ध पूर्व (1948) और पूर्व युद्ध तक हुई जो इसका एक हिस्सा है। 1930 तक प्रौद्योगिकी को बाद की तारीख में फिर से पुनर्निर्मित किया गया। 1930 के बाद जैसे-जैसे ऑटो उद्योग समेकित और परिपक्व हुआ, अधिकांश निर्माताओं के कारोबार में गिरावट आई पूर्व युद्ध युग में Ford V -8 (1932 -1948), Bugatti Type 57 (1934 - 1940), Citroen Traction Avant (1934 - 1956) MGT Series (1936-1955), Volkswagen Beetle (1938 - 2003) आदि वाहन शामिल थे।

(v) Post War Era –

ऑटोमोबाइल विनिर्माण उद्योग वास्तव में 1949 में द्वितीय विश्व युद्ध के बाद उभरा जिस वर्ष जनरल मोटर्स ने हाई कम्प्रेषण वी-8 इंजन वाले ओल्डस्मोबाइल और कैडिलैक ब्रांड पेश किए। यू.के. में यूनीबॉडी/स्ट्रट-सस्पेंडेड 1951 फोर्ड कॉन्सल 1948 मॉरिस माइनर और 1949 रोवर पी-4 में यूके में ऑटोमोबाइल उद्योग को बढाने में शामिल हुए और इटली में एंज़ो फेरारी ने अपनी 250 सीरीज़ शुरू की जैसे लैंसिया ने अपनी क्रांतिकारी वी-6 संचालित ऑरेलिया को पेश किया। 1950 के दौरान ऑटोमोबाइल डिजाइन अधिक एकीकृत और कलात्मक बन गए और दुनिया भर में फैल गए।

1960 में ऑटोमोबाइल बाजार को बदल दिया गया था क्योंकि यूरोपीय निर्माताओं ने एक उच्च तकनीक को अपनाया और जापान एक बड़ा कार उत्पादक राष्ट्र के रूप में दिखाई दिया।

1960 से 1970 तक अधिकांश वाहन बाजार में आए लेकिन 1970 के दशक के बाद से छोटी आयातित कारों ने बड़ा प्रदर्शन किया

अमेरिकी वाले घरेलू ऑटो उद्योग विफल होने लगा। अमेरिका और इटली के बड़े इंजन वाली कारों की जगह बीएमडब्ल्यू, टोयोटा और निसान की छोटी परफॉर्मेंस वाली कारों ने ले ली।

प्रौद्योगिकी के मोर्चे पर युग का महत्वपूर्ण विकास एवं विस्तार हुआ था डिजाइन और ईंधन इंजेक्शन के व्यापक अनुप्रयोग में सुरक्षा पर ध्यान दिया गया था इस युग में 1948-1971 Morris Minor, 1949-1968 Oldsmobile, 1958-1967 Chevrolet Impala, 1959-2000 Mini, 1961 - 1975 - Jaguar E – type, 1962 - 1977 - BMC ADO 16, 1962 - 1964 Ferrari 250 GTO, 1966- 1972 -Dodge Charger, 1964 - 1970 - Ford Mustang, 1964 - 1974 - Pontiac GTO, 1969 - 1980 - Pontiac Trans AM, 1969-Datsun 240 Z, 1975- 1976 - Cadillac Fleetwood Seventy Five. आदि वाहन शामिल थे।

F) Modern Era –

आधुनिक युग की मुख्य विशेषताएं मानक में वृद्धि, अवसरों का साझाकरण और कंप्यूटर सहायता प्राप्त डिज़ाइन के साथ-साथ फ्रंट व्हील ड्राइव का व्यापक प्रसार, V6 इंजन कॉन्फ़िगरेशन को अपनाना और बॉडी स्टाइल में बदलाव हैं। इस युग में ईंधन दक्षता और इंजन उत्पादन में भी वृद्धि देखी गई है। इस युग के वाहनों के उदाहरण 1977- Present Honda Accord Sedan, 1983 - Present Chrysler minivans, 1986-2005 - Ford Jaurus., 1986-2005 - Ford Jaurus, 1992-2005-Chrysler Concorde, 1975-Present BMW 3 – Series, 1993-Present Jeep Grand Cherokee आदि है।

इस प्रकार भारतीय ऑटोमोबाइल उद्योग में आरंभ से लेकर आज तक निरन्तर प्रगति होतीं आई है।

आर्थिक विकास में योगदान –

भारतीय ऑटोमोबाइल उद्योग देश में संचालित सभी प्रकार के उद्योगों में सहायक की भूमिका के रूप में कार्य करता है वर्तमान भारत में देश का शायद ही ऐसा कोई क्षेत्र होगा जो ऑटोमोबाइल उद्योग की सेवाओं से अछूता रहा होगा आज प्रत्येक क्षेत्र में ऑटोमोबाइल उत्पादों के उपयोग से उन्नति एवं तरक्की हो रही है।

इस उद्योग में देश के लाखो लोगो को रोजगर की प्राप्ति भी होती है देश के विभिन्न क्षेत्रो में अपने अपूरणीय योगदान के साथ -साथ भारत की जीडीपी में अकेला ऑटोमोबाइल उद्योग 7 प्रतिशत से अधिक का योगदान देता है इस प्रकार भारतीय ऑटोमोबाइल उद्योग हमारे देश के आर्थिक विकास में महत्वपूर्ण योगदान देता है।

ऑटोमोबाइल उद्योग का महत्व –

भारतीय ऑटोमोबाइल उद्योग देश के आर्थिक विकास में महत्वपूर्ण योगदान देने के साथ-साथ देश के लाखों लोगों को रोजगार भी प्रदान करता है इस उद्योग की विक्रय, विपणन, विनिर्माण आदि शाखाओं में देश के लाखों लोगों को अपनी जीविका उपार्जन हेतु रोजगार प्राप्त होता है इस उद्योग के विभिन्न उत्पादों पर सरकार द्वारा विभिन्न दरों से विभिन्न प्रकार के कर लगाए जाते हैं जिससे सरकार को करोड़ों रुपए के राजस्व की प्राप्ति होती है अतः कहा जा सकता है कि भारतीय ऑटोमोबाइल उद्योग हमारे देश के विकास में महत्वपूर्ण भूमिका निभाता है।

परिकल्पनाओं का सत्यापन –

प्रस्तुत शोध अध्ययन की परिकल्पनाओं का सत्यापन निम्नानुसार हैं।

प्रथम परिकल्पना **–**

"भारतीय ऑटोमोबाइल उद्योग अर्थव्यवस्था में योगदान के दृष्टिकोण से एक अत्यंत महत्वपूर्ण उद्योग है।"

सत्यापन –

प्रस्तुत शोध कार्य का गहनता से अध्ययन एवं विश्लेषण करने से प्राप्त जानकारी के अनुसार भारतीय ऑटोमोबाइल उद्योग देश के संपूर्ण क्षेत्रो में फैला हुआ अत्यंत विस्तृत क्षेत्र है जो अपनी विभिन्न उप शाखाओं जैसे की विनिर्माण, विपणन, विक्रय, सेवा आदी क्षेत्रों में लाखों लोगों को रोजगार प्रदान करने के साथ बड़ी राशि सरकार को विभिन्न प्रकार के करो के रूप में राजस्व स्वरूप प्रदान करता है। तथा ऑटोमोबाइल उद्योग के उत्पादों से सड़क मार्ग के द्वारा अन्य क्षेत्रों के व्यपार व्यवसाय में वृद्धि के लिए कच्चा एवं विनिर्मित माल का परिवहन किया जाता है जिससे संपूर्ण देश का आर्थिक विकाश संभव हो पाता है इस प्रकार स्पष्टतः प्रतीत होता है कि – "भारतीय ऑटोमोबाइल उद्योग अर्थव्यवस्था में योगदान के दृष्टिकोण से एक अत्यंत महत्वपूर्ण उद्योग है।" इस प्रकार हमारी यह परिकल्पना सत्य सिद्ध होती है।

द्वितीय परिकल्पना –

"भारतीय ऑटोमोबाइल उद्योग ने स्वतंत्रता प्राप्ति के पश्चात तेजी से विकास किया है।"

सत्यापन –

प्रस्तुत शोध का गहन अध्ययन करने से ज्ञात होता है कि सन 1947 में स्वतंत्रता प्राप्ति के पश्चात सरकारी एवं निजी क्षेत्र दोनों ने मिलकर ऑटोमोबाइल उद्योग के विकास एवं विस्तार के लिए कार्य किया बावजूद इसके वर्ष 1950 और 1960 में इस क्षेत्र का धीमी गति से विकास हुआ वर्ष 1970 के बाद स्कूटर, ट्रेक्टर एवं व्यवसायिक वाहनों के विनिर्माण ने कुछ गति पकड़ी किन्तु लग्जरी कारों के विनिर्माण का कार्य अभी भी धीमी गति से चल रहा था वर्ष 1980 के दशक में उदारीकरण नीति के परिणाम स्वरूप अनेक जापानी ऑटोमोबाइल कंपनियों ने भारत में अपनी विनिर्माण इकाइयाँ स्थापित कर मोटर सायकल एवं हल्के व्यावसायिक वाहनों का उत्पादनका कार्य पर प्रारम्भ किया भारत सरकार द्वारा वर्ष 1991 में शुरू हुए आर्थिक उदारीकरण और लाइसेंस राज के कमजोर होने से भारतीय एवं अनेक राष्ट्रों की कार कंपनियां भारतीय ऑटोमोबाइल उद्योग में उतरीं तब से आज तक लगातार ऑटोमोबाइल उद्योग में वृद्धि हुई है इस प्रकार हमारी यह परिकल्पना भी सत्य सिद्ध होती है।

सुझाव –

प्रस्तुत शोध अध्ययन के आधार पर निम्नानुसार सुझाव प्रस्तुत है।

(i) भारतीय ऑटोमोबाइल उद्योग तेजी से विकसित होता हुआ क्षेत्र है सरकार को विभिन्न नवीन योजनाएं बनाकर देश के पिछड़े क्षेत्रों में इस उद्योग की विनिर्माण इकाइयां स्थापित करना चाहिए जिससे पिछड़े क्षेत्रो का विकास होगा।
(ii) भारतीय ऑटोमोबाइल उद्योग में निजी क्षेत्र के निवेश में वृद्धि के लिए प्रचार प्रसार किया जाना चाहिए।
(iii) ऑटोमोबाइल उद्योग में रोजगार प्राप्त करने हेतु लघु तकनीकी पाठ्यक्रम संचालित किए जाने चाहिए।
(iv) ऑटोमोबाइल उद्योग में कार्यरत कर्मचारियों को प्राप्त होने वाली सुविधाओं हेतु मापदंड तय किया जाना चाहिए।

(v) विभिन्न स्वरोजगार योजनाओं के अंतर्गत ऑटोमोबाइल उद्योग के क्षेत्र में कार्य करने हेतु युवाओं को प्रोत्साहित किया जाना चाहिए।

निष्कर्ष –

प्रस्तुत शोध के गहन अध्ययन से यह निष्कर्ष निकलता है कि ऑटोमोबाइल उद्योग के विकास एवं विस्तार का सफर 17वीं शताब्दी के अंत में vinirmit सेल्फ प्रोपेल्ड भाप के इंजन वाले वाहनों से शुरू होकर वर्तमान युग के अत्याधुनिक ऑटोमेटिक ऑटोमोबाइल वाहनों तक का रहा है इस बीच ऑटोमोबाइल उद्योग में युगों में सफर किया है तब कहीं जाकर आज के वर्तमान स्वरूप का ऑटोमोबाइल औद्योगिक क्षेत्र विकसित हो पाया है।

भारत में वर्ष 1940 के दशक में ऑटोमोबाइल उद्योग की शुरुआत हुई थी सन 1947 में स्वतंत्रता प्राप्ति के पश्चात सरकारी एवं निजी क्षेत्र दोनों ने मिलकर ऑटोमोबाइल उद्योग के विकाश एवं विस्तार के लिए कार्य किया। भारत सरकार द्वारा वर्ष 1991 में शुरू हुए आर्थिक उदारीकरण और लाइसेंस राज के कमजोर होने से भारतीय एवं अनेक राष्ट्रों की कार कंपनियाँ भारतीय ऑटोमोबाइल उद्योग में उतरीं तब से आज तक लगातार ऑटोमोबाइल उद्योग में वृद्धि होती रही है।

ऑटोमोबाइल उद्योग प्रत्येक देश की अर्थव्यवस्था में महत्वपूर्ण भूमिका निर्वहन करता है इस उद्योग की विभिन्न शाखाओं से सरकार को करो के रूप में राजस्व की प्राप्ति होती है तथा इस क्षेत्र में रोजगार के अनेक अवसर होने से देश के लाखों लोगों को रोजगार भी प्राप्त होता है अतः यह उद्योग देश के आर्थिक विकास में भी महत्वपूर्ण भूमिका का निर्वहन करता है

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23 ગુજરાતનાં રાજ-રજવાડાંઓએ શાસ્ત્રીય સંગીત ક્ષેત્રે આપેલ અનન્ય પ્રદાન

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પ્રસ્તાવના

ભારત વર્ષના કોઈપણ પ્રદેશની કળા તેની સંસ્કૃતિની પરિચાયક છે. ભારત વર્ષની પશ્ચિમે આવેલ ગુજરાત રાજ્ય કલાધારિત પ્રદેશ છે. ગુજરાતના પ્રાચીન, મધ્યકાલીન અને અર્વાચીન ઈતિહાસમાં સંગીત કલાક્ષેત્રે આ ધરતીમાં અનેક કલાધારીઓ અવતરિત થયા છે. આથી આ અભિલેખમાં સવિશેષ રૂપે અર્વાચીન કાળમાં શાસ્ત્રીય સંગીતને જીવનનું મુખ્ય ધ્યેય બનાવનાર રાજવીઓનાં પ્રદાનને લક્ષમાં લઈને તેમનાં યોગદાનને લેખાંકિત કરવામાં આવ્યું છે. જેમણે સાંગીતિક વિશ્વમાં ગુજરાતની પાવન કલાધર ભૂમિને શ્રેષ્ઠ સ્થાન અપાવ્યું છે તેમજ ચિંતનાત્મક વિચારો દ્વારા ઉત્તમોત્તમ આવિષ્કાર કર્યા છે તેવા આંગળીને વેઢે ગણી શકાય તેવા નરરત્ન સમાન રાજવી-શાસ્ત્રીય સંગીતકારો વિષે કેટલાંક તથ્યો આ અભિલેખમાં પ્રસ્તુત કરવામાં આવ્યાં છે.

ચાવી રૂપ શબ્દોઃ ***રાજ્યાશ્રય, સંસ્કૃતિ, નિર્માણક્ષમ, રાજવી-સંગીતકાર, નાદબ્રહ્મોપાસના, દિશાનિર્દિષ્ટ, અભિવ્યક્તિ, કલાધારિત, નરરત્ન, સંપોષણ.***

પૂર્વભૂમિકા :

"यथा राजा तथा प्रजा" એ ન્યાયે કોઈપણ પ્રજાની કલા-સંસ્કૃતિ, નૈતિકતા કે લાક્ષણિકતાઓનું મૂલ્યાંકન તેના રાજકીય શાસક પક્ષ પર આધારિત હોય છે. કલા ક્ષેત્રે પ્રાચીન કાળથી લઈને અધુનાપર્યંત કલાકારોને રાજ્યાશ્રય મળતો રહ્યો છે જેના કારણે કલા દિન પ્રતિદિન વિકસિત થઈ રહી છે. આજે ખાસ કરીને સંગીત કલાનું સ્વરૂપ જે સ્વરૂપ દૃશ્યમાન થઈ રહ્યું છે તે રજવાડાંઓનાં અનન્ય પ્રદાનને આભારી છે.

વેદકાળથી એટલે કે આશરે દસ હજાર વર્ષથી ચાલ્યું આવતું ભારતીય સંગીત આજે ઘણી પરિવર્તિત સ્થિતિમાં જોઈ શકાય છે. આ પ્રલંબ સમયગાળામાં કાળક્રમે ભારતમાં ઘણી સંસ્કૃતિઓ આવી અને તેમની સાથે કલાનું આદાન-પ્રદાન થયું. પ્રાચીન શાસ્ત્રો તો એજ રહ્યાં પણ તેની અભિવ્યક્તિ તથા રજૂઆતમાં પરિવર્તન આવતું ગયું. ભારતમાં મહારાષ્ટ્ર, સંયુક્ત પ્રાંત વગેરે પ્રાંતોની તુલનામાં કચ્છ,સૌરાષ્ટ્ર, ગુજરાતમાં શાસ્ત્રીય સંગીતનો પ્રચાર-પ્રસાર પ્રમાણમાં ઓછો જોવા મળે છે

તેનું કારણ કલા ક્ષેત્ર કરતાં વેપાર-ઉદ્યોગ ક્ષેત્રે વધુ પડતો ઝોક હોઈ શકે છે. તેમ છતાં ગુજરાતનાં દેશી રજવાડાંઓમાં અમુક એવા રાજવીઓ સ્વયં સંગીતકાર થઈ ગયા જેમણે શાસ્ત્રીય સંગીતને સંપોષણ આપ્યું, તેનું સંવર્ધન કર્યું, કલાકારોને યોગ્ય પ્રોત્સાહન આપ્યું, રાજ્યાશ્રય આપ્યો અને તેમના અથાક પ્રયાસોને કારણે સંગીતે ઉન્નતિનાં શિખરો સર કર્યાં.

વિષયપ્રવેશ :

ભારત વર્ષના કોઈપણ પ્રદેશની કળા તેની સંસ્કૃતિની પરિચાયક છે. ભારત વર્ષની પશ્ચિમે આવેલ ગુજરાત રાજ્ય કલાધારિત પ્રદેશ છે. અહીં શાસ્ત્રીય સંગીત ક્ષેત્રે નાદ બ્રહ્મની આરાધના કરતા એવા ગાયકો અને શાસ્ત્રકારો થઈ ગયા છે જેમના દ્વારા શાસ્ત્રીય સંગીત જગતમાં ગુજરાતનો સિતારો ઉન્નતિના શિખરે બિરાજમાન છે. ગુજરાતના પ્રાચીન, મધ્યકાલીન અને અર્વાચીન ઈતિહાસમાં સંગીત કલાક્ષેત્રે આ ધરતીમાં અનેક કલાધારીઓ અવતરિત થયા છે. ૧૯મી શતાબ્દીમાં ભારતીય સામાજિક, સાંસ્કૃતિક પરિપ્રેક્ષ્યમાં ટેકનોલોજીના ક્ષેત્રે ઉત્ક્રાંતિનો પ્રભાવ સુનિશ્ચિત રૂપે કળા અને સંગીતના વિવિધ આયામોને વિકસિત કરવામાં સહયોગી થયો. આ સમયમાં ગુજરાતમાં ઉત્તર હિંદુસ્તાની સંગીતના પ્રાયોગિક અને શાસ્ત્ર પક્ષના સમાંતર રૂપે વિકાસનો પથ પ્રશસ્ત થયો. આથી આ અભિલેખમાં સવિશેષ રૂપે અર્વાચીન કાળમાં શાસ્ત્રીય સંગીતને જીવનનું મુખ્ય ધ્યેય બનાવનાર રાજવીઓનાં યોગદાનને લક્ષમાં લઈને તેમનાં પ્રદાનને લેખાંકિત કરવામાં આવ્યું છે. જેમણે પોતાનાં રાજ્યને સંગીતકલા ક્ષેત્રે ઉન્મુખ કર્યું, પ્રજા માટે પથ પ્રદર્શક બનીને શાસ્ત્રીય સંગીતને ઉજ્જવળ ભવિષ્ય અર્પ્યું.

સંગીત કલાને આત્મસાત્ કરવી એ સહજ અને આસાન કાર્ય નથી. એના માટે અનેક વર્ષોની કઠિન તપસ્યા અત્યાવશ્યક છે તેમ છતાં સાચો કળાકાર આ મહેનત કર્યા પછી પણ તૃપ્ત થતો નથી. એની નિર્માણક્ષમ સંશોધન વૃત્તિ અંત સુધી કાયમ રહે છે. એની સાધનાની અભિલાષા અનંત હોય છે. આ પ્રકારના સંગીત પ્રત્યે સમર્પિત કલાકારોના મૂલ્યવાન અને ઉદ્બોધક વિચારો સંગીત-સાધકો માટે પ્રકાશ-સ્તંભની જેમ માર્ગદર્શક હોય છે. જેમના અંતરમાં સંગીતકાર અને રચનાકાર ઉભયનો નિવાસ છે, જેમણે સાંગીતિક વિશ્વમાં ગુજરાતની પાવન કલાધર ભૂમિને શ્રેષ્ઠ સ્થાન અપાવ્યું છે તેમજ ચિંતનાત્મક વિચારો દ્વારા ઉત્તમોત્તમ આવિષ્કાર કર્યા છે તેવા આંગળીને વેઢે ગણી શકાય તેવા નરરત્ન સમાન રાજવી-શાસ્ત્રીય સંગીતકારો વિષે કેટલાંક તથ્યો આ અભિલેખમાં પ્રસ્તુત કરવામાં આવ્યાં છે.

ગુજરાતનો સાંગીતિક ઈતિહાસ :

ભારત વર્ષમાં અનેક રાજ્યો અને કેન્દ્રશાસિત પ્રદેશોનું અસ્તિત્વ છે. આ તમામ રાજ્યો તેમની આગવી કલાસંસ્કૃતિ, વિશિષ્ટ રહેણીકરણી અને ભાષાવૈભવથી સંપન્ન છે. તે સર્વમાં શિરમોર છે ગુજરાત રાજ્ય. વિકાસના ઉજ્જવળ પથ પર ગતિશીલ ગુજરાત આદિકાળથી જ આર્થિક, રાજકીય, નૈતિક, સાંસ્કૃતિક, શૈક્ષણિક, સાહિત્ય, કલા, સંગીત તથા અન્ય ક્ષેત્રે અનન્ય વિકાસાત્મક પ્રદાન અર્પતું રહ્યું છે. ગુજરાતની ધરણી એ રત્નગર્ભા ભૂમિ છે. આ ધરા પર અનેક વિરલ વ્યક્તિત્વોએ જન્મ લીધો છે અને તેને કર્મભૂમિ બનાવી છે. સાહસ, શૌર્ય, ઔદાર્ય અને કલા મર્મને ધારણ કરનાર એવા રાજવીઓનાં ઉત્તમોત્તમ દિશાનિર્દિષ્ટ સુકાર્યો દ્વારા ગુજરાત કાલોપરાંત અધિકાધિક સમૃદ્ધ બન્યું છે. "જ્યાં સંતો છે, કવિઓ છે તે પ્રદેશ કદી ગરીબ ન હોઈ શકે, નિર્બળ ન હોઈ શકે" (દુલેરાય કારાણી, કચ્છના સંતો અને કવિઓ, પ્રવીણ પ્રકાશન પ્રા. લિ., રાજકોટ-૨૦૧૪).

સંગીતકલા અને કલાકારોને મુખ્ય ત્રણ પ્રકારે આશ્રય અપાયો છે.

૧. લોક

૨. ધર્મ

૩. રાજ્યસત્તા

આ ત્રણ આશ્રયોમાં જ માત્ર ગુજરાત કે ભારત જ નહિ પંતુ વિશ્વના પ્રત્યેક દેશની સંગીતકલાનો વિકાસ અને વિન્યાસ થયો છે. પ્રશિષ્ટ સંગીતને રાજ-રજવાડાઓનો આધાર મળ્યો છે ત્યારે આ લલિતકલાઓ સવિશેષપણે વિકસિત થઈ છે. વૈદિકકાળથી ધર્મ અને રાજ્યના આશ્રયે સંગીતકલાનું પ્રવર્તન એક આધ્યાત્મિક સાધનાનાં ઉપકરણ તરીકે રહ્યું. આથી ધર્મ અને સંગીત એકબીજાના પૂરક થયાં અને સંગીત એક સન્માનનીય કલા તરીકે સ્થાપિત થયું.

ગુજરાતમાં કયા યુગમાં કયાં રાજ્યોમાં કયા-કેટલા સંગીતકારો થઈ ગયા તે નિશ્ચિત રૂપમાં કહેવું દુષ્કર છે, તેમ છતાં પ્રમાણભૂત સૂત્રો દ્વારા પ્રાપ્ત માહિતીના આધારે કેટલાંક મુખ્ય રજવાડાંનો ઉલ્લેખ આ પ્રમાણે થઈ શકે.

ભારત દેશને આઝાદી મળી તે પૂર્વે ગુજરાતમાં ૩૬૬ રજવાડાં હતાં અને એમાં પણ સૌરાષ્ટ્રમાં ૨૨૨ રજવાડાં હતાં. તેમાં ગુજરાતમાં શાસ્ત્રીય સંગીતનું સંપોષણ થયું હોય તેવાં અલ્પ સંખ્યક રજવાડાંઓની સૂચિમાં વડોદરા, ભાવનગર અને સાણંદનો સમાવેશ કરવામાં આવ્યો છે. ગુજરાતમાં વડોદરાના મહારાજા સયાજીરાવ ત્રીજા અને સૌરાષ્ટ્રમાં ભાવનગરના મહારાજા ભાવસિંહજી બીજાના રાજ્યમાં શાસ્ત્રીય સંગીતને પ્રાધાન્ય મળ્યું. કલાકારોને રાજ્યાશ્રય આપવામાં આવ્યો જેથી સામાન્ય પ્રજાજન પણ સંગીત તરફ રસ લેતો થયો. હિન્દુસ્તાનનાં અન્ય પ્રાંતોની તુલનાએ ગુજરાતી

ભાષાના ઢાળોની સંખ્યા પ્રમાણમાં બહુસંખ્યક કહી શકાય. એ જ રીતે ગુજરાતી ભાષામાં લખાયેલ શાસ્ત્રીય સંગીતની બંદિશો પણ ધ્યાનાકર્ષક છે.

ગુજરાતનાં રજવાડી સંગીતકાર-રત્નો :

ગુજરાતના ઈતિહાસનો સમયગાળો ઈસ.પૂર્વે ૩૨૨ થી ઈસ. ૨૮ અર્થાત્ ૨૩૩૦ વર્ષનો છે. શ્રીકૃષ્ણ જે યાદવોને સંરક્ષણ અને સ્થિરતા માટે પશ્ચિમ ભારતના કુશસ્થલીમાં લઇ આવ્યા અને દ્વારિકાવતી નગરીની સ્થાપના કરી. ગુજરાતને કાયમી વતન બનાવ્યું. જે સર્વવિદિત છે. આ વિગતો ભાગવત ઉપરાંત હરિવંશ, વાયુ, બ્રહ્માંડ, મત્સ્ય, પદ્મ, બ્રહ્મ, વિષ્ણુ, લિંગ, કૂર્મ, ગરુડ અને અગ્નિ એમ બારેક પુરાણોમાં મળે છે. શ્રીકૃષ્ણના વંશીવાદન પરનાં વિલક્ષણ પ્રભુત્વનું આલેખન 'ભાગવત'ના દશમ સ્કંધના ૨૧મા અધ્યાયના 'વેણુગીત'માં મળી આવે છે. તેઓ રાજ્યસત્તા અને રાજનીતિમાં વિશેષ સક્રિય બન્યા પછી પણ બંસીવાદન કરતા હતા. આમ, વાંસળીવાદક શ્રીકૃષ્ણ જ ગુજરાતના આદિ સંગીતકાર રાજવી હતા એમ કહી શકાય.

ઈસ. ૯૪૨ થી ઈસ. ૧૩૦૪ના સોલંકી કાળમાં ગુજરાતનાં મંદિરોનાં પ્રાંગણમાં નૃત્ય અને ગાયન રજૂ કરવાની પરંપરાનો આરંભ થયો. ભીમદેવના પૌત્રે રચેલા સંગીત પરના ગ્રંથની હસ્તપ્રત મળે છે. સોલંકી વંશના અજયપાળ અને સોમરાજ દેવે 'સંગીત રત્નાવલી' નામના ગ્રંથની રચના કરી હતી જે આજે ઉપલબ્ધ નથી પરંતુ ઈસ. ૧૩૫૦માં આ ગ્રંથને આધારે 'સંગીતોપનિષત્સાર' નામનો ગ્રંથ રચાયો તે ઉપલબ્ધ છે. ઈસ. ૮૭૫ થી ઈસ. ૧૪૭૦ના સમયગાળામાં જૂનાગઢના ચુડાસમાઓ પણ સંગીતકારોને આશ્રય આપતા. ખેંગાર ત્રીજો અને રા'માંડલિક સંગીતકારોના આશ્રયદાતા હતા. મુઘલકાળમાં વડનગર વિદ્યા અને કલાનું મોટું કેન્દ્ર ગણાતું હતું. ત્યાંની તાના-રીરી સંગીતકાર ભગિનીઓ હતી.

ઈસ. ૧૮૧૮ થી ૨૦૦૮ સુધીનાં કુલ ૧૯૦ વર્ષનો સમયગાળો લગભગ બે સદીનો છે. આ સમયમાં ગુજરાતના સંગીતકાર રાજવીઓની સંખ્યા પણ નાનીસૂની નથી. બ્રિટિશ સરકાર દરમ્યાન સૌરાષ્ટ્રમાં ૧૮૮ રિયાસતો હતી જેનું કુલ ૮૨ રિયાસતોમાં પુનઃવિભાગીકરણ કરવામાં આવ્યું. તેમાં વડોદરા, જૂનાગઢ, જામનગર, ભાવનગર, પોરબંદર, મોરબી, ધ્રાંગધ્રા, ગોંડલ, જાફરાબાદ, વઢવાણ, સાબરકાંઠા, પાલનપુર, રાજપીપળા, કચ્છ, સાણંદ વગેરેનો સમાવેશ થાય છે. તેમાં સંગીતની દૃષ્ટિએ વડોદરા, ભાવનગર, જામનગર, ધ્રાંગધ્રા, ધરમપુર, સાણંદનું યોગદાન વિશેષ રહ્યું અને ભારતીય શાસ્ત્રીય સંગીતના કેટલાક ઉત્તમ ઘરાનાના ગાયકો-વાદકોએ ગુજરાતને કર્મભૂમિ બનાવી. અહીં,

ગુજરાતનાં કેટલાંક મુખ્ય રજવાડાંઓએ શાસ્ત્રીય સંગીતને લુપ્ત થતું અટકાવવામાં અને તેનો વિકાસ કરવામાં આપેલ યોગદાનનું અધ્યયન પ્રસ્તુત છે.

વડોદરા સ્ટેટ :

ગુજરાતમાં શાસ્ત્રીય સંગીતનો પાયો દૃઢ કરવામાં અને તેને નિશ્ચિત પરિમાણ આપવામાં મહત્વનું સ્થાન વડોદરાનું છે. ત્યાંના મહારાજા ખંડેરાવ સ્વયં સંગીતના ચાહક હતા. તેઓ મૌલાબક્ષ જેવા ઉત્તમ સંગીતકારને મૈસૂરમાંથી ગુજરાતમાં લાવ્યા હતા. તેમના ઉપરાંત મહારાજા સયાજીરાવ કલાના પારખુ હતા. ગુજરાતને સાહિત્ય, સંગીત ઈત્યાદિ અસ્મિતાથી અલંકૃત કરવામાં સિદ્ધરાજ પછીના મહત્વના રાજવી તે સયાજીરાવ ગાયકવાડ. પ્રશિષ્ટ સંગીત કેવળ રાજદરબારમાં બંધિયાર ન રહેતાં પ્રજામાં પણ એ વિસ્તરવું જોઈએ એ નવા વિચારને સયાજીરાવે કાર્યાન્વિત કર્યો હતો. એમણે મૌલાબક્ષને વિલાયત મોકલ્યા અને પાશ્ચાત્ય અને શાસ્ત્રના જ્ઞાન અને સમન્વયે ભારતીય સંગીતને લિપિબદ્ધ કરવા માટે પ્રયત્નો આદર્યા. એ સમયના સંગીતકારો દ્વારા નૂતન પ્રકારના ગીતો તથા ગરબાની તરજ બાંધવાનો અને તેનાં સ્વરાંકિત પુસ્તકો તૈયાર કરાવીને પ્રકાશિત કરવામાં તથા આધુનિક પદ્ધતિથી હિંદુસ્તાની સંગીતનાં ગાયન-વાદનનું શિક્ષણ આપે તેવા ગ્રંથોનું નિર્માણ કરવામાં આવ્યું. ઈસ. ૧૮૮૬માં પ્રો. મૌલાબક્ષની અધ્યક્ષતામાં Department of Amusement અને ગાયનશાળાની સ્થાપના થઈ. આ સંસ્થામાં નાસરખાં અને ગંગારામ જેવા મૃદંગાચાર્યો, કરીમબક્ષ અને ગુલાબસિંહ જેવા તબલા વાદકો, અલીહુસેન અને જમાલુદ્દીન જેવા બીનકાર, ઈનાયત હુસેન અને ઘસીટખાં જેવા સિતારવાદક, વસઈકર અને ગાયકવાડ જેવા શરણાઈવાદક અને ગુલાબસાગર જેવા જલતરંગવાદક હતા. આ સંસ્થામાંથી જ આજની મહારાજા સયાજીરાવ યુનિવર્સીટીની સ્થાપના થઈ અને કલામુમુક્ષુઓ માટે સંગીત શિક્ષણનો મહાયજ્ઞ આરંભાયો. નાનાવિધ પ્રકારનાં સંગીત સંમેલનોમાં વડોદરા પ્રેરક સ્થાન બન્યું એટલું જ નહિ દીર્ઘ અને ઉદાર વિદ્યાસંપન્ન કલાદૃષ્ટિ ધરાવતા સયાજીરાવે પોતાના દરબારી ગાયક ફૈયાઝખાંને આ પ્રકારનાં સંમેલનોમાં ઉપસ્થિત રહેવા માટેનું પ્રોત્સાહન પૂરૂં પાડ્યું એના ફલસ્વરૂપ ગુજરાતના દરબારી ગાયક ભારતમાં આફતાબ-એ-મૌસિકીનું સર્વશ્રેષ્ઠ બિરુદ પામ્યા.

ભાવનગર સ્ટેટ :

સંગીત ક્ષેત્રે ભાવનગર સ્ટેટનું યોગદાન પણ મહત્વનું છે. ઈસ. ૧૭૨૭માં ગોહિલવંશી મહારાજા ભાવસિંહ પ્રથમે સિહોરથી રાજધાની બદલાવીને તેમના નામ પરથી ભાવનગર વસાવ્યું અને

તે રાજધાની બન્યું. એ પછી અખેરાજ, વખતસિંહ, ભાવસિંહ દ્વિતીય, કૃષ્ણકુમારસિંહ રાજગાદીએ આવ્યા. વખતસિંહના દરબારમાં ગવૈયા નાયક બહેચરદાસ આવતા. એમના પુત્ર મનસુખરામ દરબારી ગાયક તરીકે નિમાયા. મનસુખરામના પુત્ર શિવરામ અને તેમના પુત્ર ડાહ્યાલાલ નાયક(તેમનો સંગીતના સીમાસ્તંભ સમાન ગ્રંથ 'સંગીત કલાધર' ઈસ. ૧૯૦૧માં પ્રસિદ્ધ થયો) પણ વંશાનુગત ભાવનગરના રાજગાયક પદે રહ્યા. તખ્તસિંહજીના સમયથી આરંભાયેલી રાજગાયકની પરંપરાના ચંદ્રપ્રભાદેવીને પણ રાજગાયિકાનું સ્થાન મળ્યું. ઈસ. ૧૯૩૫ થી ૧૯૪૫ બાબા ગાંધર્વ પણ રાજગાયિકા પદે સ્થાપિત હતાં. ભાવનગરના કલામર્મજ્ઞ રાજવીઓ દેશ-પરદેશના નામાંકિત કલાકારોને પોતાનાં રાજ્યમાં કલાપ્રદર્શન માટે નિમંત્રણ આપતા. કૃષ્ણકુમારસિંહજીએ બેગમ અખ્તરને આમંત્રણ આપ્યું હતું. સેનિયા ઘરાનાના ગાયક હમીર અને બીનકાર રહીમખાં, મગનલાલ અંધારિયા, દલસુખરામ ભોજક વગેરે નામાંકિત સંગીતકારો ભાવસિંહના દરબારી ગાયક હતા. મહારાજા ભાવસિંહ દ્વિતીય ઉત્તમ સંગીતજ્ઞ હતા. એમણે R.B.T. નામની સંગીત માળાની ત્રણ પુસ્તકોની શ્રેણી સંગીત જગતને ભેટ ધરી. જેમાં સંગીત હોરેશ્યસ, સંગીત બાલોપદેશ, સંગીત ઇલિયડ સર્ગ ૧ થી ૨૪, સંગીત નીતિ વિનોદ જેવાં પુસ્તકો સમાવિષ્ટ છે.

સાણંદ સ્ટેટ :

સાણંદ જેવી નાની કહેવાતી રિયાસત સંગીતનું મહત્વનું થાણું હતી. અહીં સાણંદ સ્ટેટના એ મહારાણાની માહિતી પ્રસ્તુત છે જેઓ માતા કાલિકાના પરમ ઉપાસક અને શાસ્ત્રીય સંગીતના જ્ઞાતા તેમજ ઉચ્ચ કોટિના બંદિશકાર હતા. સંગીતજ્ઞો દ્વારા તેમને વાગ્ગેયકારની ઉપમા આપવામાં આવી છે. મહારાણા જયવંતસિંહજી રણમલસિંહજી વાઘેલાનો જન્મ ઈ.સ. ૧૯૦૪માં સાણંદમાં થયો. તેમની ત્રણ પેઢી સંગીત ક્ષેત્રે ભારતભરમાં પ્રસિદ્ધ હતી. તેમના દાદા ભગવતસિંહજી જલતરંગવાદક હતા. તેમના પિતા રણમલસિંહજી તબલા અને પખાવજવાદનમાં પારંગત હતા. તેમનાં માતાનું નામ હીરાબા હતું. જયવંતસિંહજી પ્રથમ બીનકાર અને બાદમાં ગાયક અને રચનાકાર તરીકે સુપ્રસિદ્ધ થયા. તેમણે રાજકોટના સંગીત શિક્ષક પં. લક્ષ્મી શંકર પાસે પ્રાથમિક સંગીત શિક્ષણ લીધું. કંઠ્ય સંગીત અને વીણાવાદનની તાલીમ ગુરુ ગોવિંદપ્રસાદજી પાસેથી પ્રાપ્ત કરી. ઉ.મુનવ્વરખાં પાસેથી વિચિત્ર વીણાવાદન શીખ્યા.

સંગીત જગતમાં તેઓ 'સાણંદ ઠાકોરસાહેબ' કે 'બાપુસાહેબ'નાં નામથી પ્રખ્યાત હતા. સાણંદ નરેશ જયવંતસિંહજીએ અનેક પ્રચલિત રાગોમાં બંદિશોની રચના કરી. તદ્ઉપરાંત જયવંતી તોડી, જયવંત સારંગ, જ્ઞાનકલી, રાજરાજેશ્વરી અને બાગકૌંસ – આ પાંચ નૂતન રાગોનું સર્જન કર્યું. તેઓ

મહાકાલીના પરમ ઉપાસક હતા તેથી તેમની બંદિશો મહદ્અંશે માતા ભવાની પર અને સંસ્કૃત ભાષામાં દૃશ્યમાન છે. પદ્મવિભૂષણ પં. જસરાજજીએ ઠાકોરસાહેબની ગુરુ પદે સ્થાપના કરી હતી. સાણંદ બાપુની રાગ અડાણામાં નિબદ્ધ રચના 'માતા કાલિકા'ને જસરાજજી દ્વારા અધિક લોકપ્રિયતા પ્રાપ્ત થઈ છે. સાણંદ બાપુના આશ્રયનો લાભ પં. પ્રતાપ નારાયણ, પં. મણિરામજી, પં. જસરાજજી અને ગુલામ કાદરખાન જેવા ઉચ્ચ કક્ષાના સંગીતકારોને મળ્યો છે. તેમનો સાણંદ સ્થિત પ્રાસાદ દેશભરના નામી-અનામી અનેક સંગીતકારો માટે તીર્થસ્થાન સમાન છે. જ્યાં મહાકાલીના મંદિર સમક્ષ તેઓ ભક્તિભાવપૂર્ણ કળા-પ્રસ્તુતિ કરી શકતા હતા તેમજ દેશ-વિદેશના અનેક કલાકારો મા ભવાનીનાં સાંનિધ્યમાં કળા-પ્રદર્શન દ્વારા દૈવી શક્તિના આશીર્વાદ પ્રાપ્ત કરી ચૂક્યા છે. અહીં દરેક કળાકારને પોતાની કળા પ્રદર્શિત કરવાનો અમૂલ્ય અવસર સમાનપણે આપવામાં આવતો હતો પછી તે શાસ્ત્રીય સંગીતકાર હોય, લોકસંગીતકાર હોય કે પછી ભજનિક હોય. એ કળા વિભિન્ન ધર્મોની વિસંગતિઓને અવગણીને સમાન ભાવથી કોઈપણ ધર્મને લગતી ધાર્મિકતાથી સંપન્ન રહેતી હતી. ઠાકોર સાહેબની હયાતીથી લઇને આજપર્યંત દર વર્ષે નવરાત્રિની આઠમ, નોમ અને દસમ એમ ત્રણ દિવસ સુધી એમના પ્રાસાદમાં સંગીતનો ભવ્ય સમારોહ ચાલતો રહે છે. જેનો સંગીત રસિકો પર્યાપ્ત લાભ ઉઠાવી શકે છે.

અન્ય પ્રદેશો :

સૌરાષ્ટ્રના જામનગર અને જૂનાગઢ જેવાં રાજ્યોમાં શાસ્ત્રીય સંગીતના શ્રેષ્ઠ ગાયક-વાદકોને મન-સન્માન મળતું હોવાના ઉલ્લેખ છે. જૂનાગઢના નવાબ સંગીતજ્ઞ અને કલાકાર હતા. આદિત્યરામ વ્યાસ મૂળ જૂનાગઢના વતની હતા. પાછળથી તેમને જામનગરને કર્મભૂમિ બનાવ્યું. મોરબી, વાંકાનેર, ગોંડલ અને પાલીતાણામાં પણ શાસ્ત્રીય સંગીત તેના પરમોચ્ચ સ્થાને બિરાજમાન હતું. ધ્રાંગધ્રાના રાજવી સર અજીતસિંહજીએ પ્રેમશંકર અને ભગવતીપ્રસાદને ખૂબ પ્રોત્સાહન આપ્યું હતું. કિરાના ઘરાનાના સ્થાપક અબ્દુલ કરીમખાં એમની કારકિર્દીના આરંભમાં થોડો સમય જૂનાગઢ અને પાલીતાણામાં રહેલા. ધરમપુરના કુંવર પ્રભાત દેવજી સ્વયં બીનવાદક હતા. તેમણે ઈસ. ૧૯૨૦માં રચેલ ગ્રંથ 'સંગીત પ્રકાશ' અને 'સંગીત પ્રવેશિકા' આજે પણ સંગીત વિદ્યાર્થીઓને સંગીતમાં જ્ઞાનાર્જન માટે ઉપયોગી છે. એમના દરબારમાં નથ્થેખાં, કાદરબક્ષ જેવા સંગીતકારો હતા. પ્રભાત દેવજી પાશ્ચાત્ય સંગીત અને સ્ટાફ નોટેશનના જ્ઞાતા હતા. તેમણે અંગ્રેજી સામયિકોમાં ભારતીય સંગીત વિષે સંશોધાનમૂલક લેખો લખ્યા તેમજ 'સંગીતભાવ' શીર્ષકથી સંગીતના ગ્રંથોની શ્રેણી આપી. એમની રાગ પીલુ અને દેશની રેકોર્ડ પણ પ્રકાશિત થઈ હતી.

આમ, ગુજરાતનું આધુનિક શિષ્ટ સંગીત ભજન, કીર્તન, પદ, લોકગીતો, પ્રભાતિયાં, ગરબી, રાસડા, ધવલમંગલ ગીતો, પ્રાચીન કવિઓનાં મારુ, રામગ્રી, બિલાવલ રાગોમાં રચેલાં કાવ્યો વગેરેથી આગળ વધીને શાસ્ત્રીય સંગીત તરફ ઉન્મુખ થયું છે. પ્રાગૈતિહાસિક કાળથી કરીને એકવીસમી સદીના આજનાં ગુજરાત રાજ્યમાં કાળક્રમે સંગીતના અનેક પ્રકારો અને પ્રવાહો દૃષ્ટિગોચર થયા છે એમને સર્જનાર, આવિષ્કારક, નૂતન સંકલ્પના અર્પનાર, સંવર્ધક અનેક સંગીતકારો, કલાકારો કે સંગીતશાસ્ત્રીઓ ગુજરાતનાં અણમોલ રત્નો સમાન છે. તેના માટે આદિ કાળથી કરીને અધુનાપર્યંત રાજ-રજવાડાંઓએ આપેલ ઉત્તમ યોગદાનને શ્રેય આપવું ઘટે.

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LEARNING LANGUAGE AND LITERATURE THROUGH FILM ADAPTATIONS

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ABSTRACT:
This paper focuses on the changing trends of teaching and learning in the time of pandemic like Covid 19. It mainly discusses about the contribution of film adaptations of the literary texts for the learning of language and literature. It also tells how film adaptations help us to enhance vocabulary, horn comprehensive skill, sharpen language competency and increases the cultural knowledge. In the time of pandemic, the search for new techniques has got ample encouragement. Although the use of film adaptations for teaching have been a part of pedagogical tools for a very long time but the recent calamity called Covid 19 has promoted it tremendously. This paper also investigates how film adaptations i.e. audio-visual medium works as an effective pedagogical tool. The author argues that the film adaptations of literary texts have become a part and parcel of our day to day life. A careful use of this powerful and absorbing medium can help us to learn the language and understand the complex plot of the literary texts like dramas, plays, novels and short stories easily and effortlessly.

KEYWORDS: Film adaptation, audio, visual, pedagogical tool, pandemic, language, literature.

Introduction

In the time of pandemic, the use of technology has become more important. It has become an integral part of our education system. Film adaptation is one of the technologies which is used for the educational purposes in the present time. They are used as a pedagogical tool because films are a very popular medium. Literature is one of the most important objects for learning language. When a literary piece is adapted into a film, its genre changes but it still remains a form of literature. It becomes a reinvented literary piece. It helps the audience or reader to learn a language but also encourage them to read the original literary work from where this film was adapted. Great thinker of film adaptation, George Bluestone throws light on the phenomenon of the film adaptation in the following words:

> I have assumed, and attempted to demonstrate, that the two media are marked by such essentially different traits that they belong to separate artistic genera. Although novels and films of a certain kind do reveal a number of similarities…one finds the differentia more startling. More important, one finds the differentia infinitely more problematic to the film-maker. These distinguishing traits follow primarily from the

> fact that the novel is a linguistic medium, the film essentially visual. (Bluestone, 1957, p. vi)

There are so many film adaptations which are based on any drama, novel or short stories. They are very interesting. They grab the attention of the people. Through these literary texts any student can learn the language in an enjoyable manner. Literary adaptations help in learning vocabulary and language because films are simplified version of the story. They help in learning the complex plot of a novel, a drama or a short story. It is better to see the film first and then read the novel because in that way. The reader/audience will be able to understand the story of the novel in a much better way. Listening to the audio or conversation in the film helps to improve the communication skills. It also enhances reading, speaking and listening skills.

For a student from any rural background, it is generally difficult to understand the complex plot of classic novels and dramas of English literature. Some prominent directors like Vishal Bharatdwaj, Gulzar, R C Talwar, Abhishek Kapoor and Abdul Haleem Kardar have adapted many classical literary texts of English literature. Some of the examples are like William Shakespeare's Comedy of Errors (Angoor), Othello (Omkara), Hamlet (Haider), Macbeth (Maqbool), A J Cronin's Citadel (Tere Mere Sapne), Emma (Aish), Jane Austen's Pride and Prejudice (Bride and Prejudice), and Charles Dickens' Great Expectations (Fitoor).

The novel *Jane Eyre* (1847) by Charlotte Bronte is a very popular and academically important novel. It has many adaptations, but for a student of English literature a close adaptation will be very useful. For example, the close adaptation of the novel *Jane Eyre* done in the year 1943 by the director, Robert Stevenson. The famous actor, Orson Welles played the role of Mr. Rochester and Jane Fontain played the character of Jane Eyre. By watching this close adaptation any viewer of English literature can benefit enormously. It was also adapted in Hindi as Sangdil (1952), which was directed by R. C. Talwar. Another good example of the close adaptation is the cinematic adaption of the novel, *Wuthering Heights* (1847) by Ellis Bell or Emily Bronte. It is a very important Victorian novel. Its close film adaptation was made in 1939. It was directed by William Wyler. The language and structure of this novel is a bit difficult, but by watching its adaptation anyone can understand the complex plot of it. Again, by looking at this adaptation anyone can have the idea of the plot of the actual novel. So, in this way a close adaption helps the students at the initial stage. At the later stage, we need different types of adaptations like a loose adaptation. A loose adaptation of a literary text is more like its criticism. It also shows the different dimensions of the same story and helps the audience to understand that the same story can be said in many different ways. The plot and situation keep on changing but the theme of the story remains the same in most of the cases.

By listening to the audio of the film, the students learn the correct pronunciation of many words. It helps them to enhance their communication skills. Visual images of the film help the learner to increase their imagination. When a learner watches the film adaptations after reading the original literary texts, he comes across a critical interpretation of the original text which helps him to have the better understanding of a particular literary text. It will be very useful if one read the story, drama or novel and watches the adaptation of it. Then they will do the comparison with the original text and in this way they will learn more and more. It will help them to learn the pronunciation of certain words too. It is always found that film adaptations are the simplified version of the original literary text. So, it help them to understand the complex plot of the literary text. An individual can himself learn the language by watching the film of the English language or he can also make group of people who will discuss about the films after watching the film and in this way, they will understand more about the film story and learn vocabulary. After watching the film adaptation, member of the group can share their views on the film. Film adaptation not only entertain the people but also help them to learn English language. It will be better if students read the book before watching its film adaptation.

Stanley Fish, a prominent Reader Response critic talks about the interpretive community in his book Is *There a Text in this Class?* (1980). He says that every interpretation is made by a group of people. He argues that an individual's interpretation is always influenced by the community he or she belongs to. The film adaptation is also a kind of interpretation.

Film adaptations make their impression automatically. They help us learn new words. Audience listen to the pronunciation of the words and understand them properly. In this way they learn the correct pronunciation of the words. Many times the subtitle is also given in the adaptation of the films which help the students to learn the spelling of the words. In this way the students learn to write accurately.

Film adaptations present the simplified version of the literary texts. They generally use simpler words and synonyms of the difficult words actually used in the original text. In this way the student understand the meaning of the words but also learn many new words and in this way they build up a better and bigger vocabulary. Film adaptation affects automatically. They are full of new words which help us to learn . When the students listen to them, they understand them properly. In this way they learn the language efficiently. They also learn the correct pronunciation of many difficult words. If a film adaptation has subtitle then in that case it help to improve the writing skill of the students. Mostly by watching the film adaptation a student can improve his listening and speaking skill. Film adaptation also increases the cultural awareness of the place where the film is made. Meaning of the words changes according to place and region. That is why the cultural awareness is very necessary to understand the real meaning of the words. Through the film adaptations students not only learn new words but also learn different accents, intonations and voice modulations. In comparison to only normal class where the things are taught normally, the students who go to language lab and watch adaptation show better understanding of the language and literature.

It is good to use technology to learn any foreign language. English is also a foreign language. Native environment cast magical effet on learning a foreign language. We cannot give native environment to teach a foreign language but show a film adaptation. A film adaptation portrays not only the story of the literary texts but also represent the everyday life of the place where it was shot. It would be better if students are being shown some film adaptations based on any interesting and comic story, then they will take more interest in watching them. If the show of the film adaptation is being arranged in the class, then it would be better that the time duration is between 30 minutes to two hours. The movie show should be followed by a discussion on it. In many researches it has been found that the viewing of the films incites the affective domain. It also help sto them to memorise the new words effectively. Gonzalez Blanco argues:

> movies help to educate learners' affective domain…Experience has shown us that a small audience (30 people) and a longer time period (two hours) is the best scenario for a workshop that uses movie clips, either for teaching young learners or facilitating peer discussion among faculty. (Pablo Gonzalez Blasco, 2015, p. 5)

If will be good if the film has a subtitle because the subtitle help the students to learn the spelling of the correct words. There are also many homophones like the words no and know which can easily be understood by seeing the correct spellings of the words.

If the size of the class is big then students can be asked to watch the film adaptation individually at home one time or twice. The third time, they can watch the film with the instructor and discuss the points with him. If the size of the class is small then the students can see the film twice or thrice with the instructor and discuss the film adaptation every time they watch the film adaptation. And even they can discuss about the film adaptations pausing them in between.

The process of reading can be divided into three stages pre reading, reading and post reading. In the same way there can be three stages in the viewing of the film adaptations namely pre watching, watching and post watching. In the pre watching stage a reader can read the original novel and just after reading the original text, he can watch its film adaptation. After watching the film adaptation, he can analyse the film and its characters, scenes and incidents and compare them with the characters of the original text. He can examine whether the director has tried to maintain fidelity with the original text or diverted from it. He can also evaluate whether this addition, deletion and alteration of the theme, characters and scenes have made any improvement in the story line or it degraded the plot. In the exercise of this analysis a student learns a lot and acquire language competency.

Film adaptations can efficiently be used to teach and learn English and other foreign languages in an easy and interesting manner as almost every student like to see films. Film adaptations are also great motivators. They help to boost the confidence level and create enthusiasm among students. Film adaptation can not only be used to learn English language but any foreign language. Film adaptation is an efficient pedagogical tool which can be used to teach many important subjects like language, literature, culture, history and philosophy.

The use of new technology or latest technology is not so common in educational institutions, though its trend is increasing day by day. Many institutions are using the traditional method for teaching English language. There many reasons behind it like lack of resources, equipments and gazettes, but the most important reason is the lack of time. Another important reason is that many guardians and teachers believe that film adaptations can misguide students because they have such additions which may be obscene and offensive. To the solution of this problem the film adaptation should be chosen carefully and preferably close adaptations should be shown to the students. Instructors should avoid giving their opinions and conclusions about the film adaptations rather they should encourage students to give their own feedbacks and opinions. When a student learns through film adaptation, his learning becomes the part of his experience. The most encouraging point of learning through film adaptations is that the students take great interest in it. They come to watch film adaptations of the literary texts with relaxed, happy and hopeful mood.

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"AN ANALYTICAL STUDY ON CSR ACTIVITIES OF SELECTED COMPANIES LISTED ON BOMBAY STOCK EXCHANGE"

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ABSTRACT

Business was regarded as sheer business. Only there was an old saying that, "Business of every business is to stay in business." CSR is the duty a corporation has to create wealth by using means that avoid harm to protect or enhance societal assets. Since the last quarter of 20th century economic order across the globe has undergone significant changes. New economic order has paved the way for markets. Under the changed economic order business system has also changed significantly. The changing concept of business is identified by three of the major elements popularly known as "Value", "Viability" and "Visibility". This has led to redesigning and redefined course of business. Social activity in those days raised the issue of "Managers' Responsibilities towards society DoDd (1932) is found first who argued for the interests of stake holders to be looked after by managers. Now Indian new **companies Act 2013** has introduced several new provisions. Which change the face of Indian Corporate business. One of such new provisions is CSR.

KEYWORDS: CSR, Business Responsibility Reports, Companies Act 2013. Section 135, CSR Spendings.

INTRODUCTION

In ordinary course '**traditional accounting**' and economics dominated the scenario. The conventional approach towards growth through excellence brought forth higher and higher growth. Market forces attracted investments across the sectors of economy. Persistent rise in Investment led to more and more production. Investors had their eyes on return over their investment. It is in this context that markets paved the way for consolidation of wealth. This ultimately has led to a predator. This is known as "Poverty amidst Prosperity". It is estimated today that 86 percent of total wealth of world is controlled by 20 percent of total population. While remaining 80 percent occupies only 14 percent of total assets. Notion of self development became more intense which led the society for achieving wealth, profit by any means.

Systematic and more Scientific Way of looking at corporate responsibility of firms can be traced beck to 1930s. Social activity in those days raised the issue of "Managers' Responsibilities towards society DoDd (1932) is found first who argued for the interests of stake holders to be looked after by managers.

In India historically Jamshedji Tata the founder of Steel industry (1907) was the first to introduce the concept of Social Audit. Mahatma Gandhiji in 1920's influenced by Ruskin's thought of "Unto this last" presented a concept of "Trusteeship". He considered the owners as "Trustees" of wealth while Society at large being owner of wealth. Historical gathering at Japan under the leadership Jay prakash Narayan throw some light on this concept.

Now Indian new **companies Act 2013** has introduced several new provisions. Which change the face of Indian Corporate business. One of such new provisions is CSR. The concept of CSR rests on the ideology of give and take companies. Take resources in the form of raw materials, Human resources etc. from activities, the companies are giving something back to the society.

Section 135 of the companies Act provides the threshold limit for applicability of the CSR to a company i.e.(a) net worth of the company to be Rs. 500 crore or more; (b)turnover of the company to be rs. 1000 crore or more; (C) net profit of the company to be Rs. 5 crore or more. Further as per the Rules, the provisions of CSR are not only applicable to Indian companies, but also applicable to branch and project offices of a foreign company in India. Every qualifying company requires spending of at least 2% of its average net profit for the immediately preceding 3 financial years on CSR activities.

LITERATURE REVIEW

1.Schultz and Williamson argued that the sustainability accounting which is an ethic of accountability, standardization of sustainability and future prospects for corporate sustainability accounting for sustainable development may lead to sustainability concept.

2.Sparkes (2000), Lydenberg (2006) Krosinsky (2008). These 3 scholars have revealed and analyzed deeply different styles of socially responsible investment during different time period. An overview in a graphical structure is found summarized by blowfield and Murry.

3.Houghs (2009) scholar has tried to examine in detail the theoretical foundations and relevance of Social enterprise. It explains that social enterprise is a collective term for a range of organizations that trade for a social purpose. They adopt a one of a variety of different legal formats but have in common the principles of pursuing business led solutions to achieve social aims.

4.M Blowfield and A Murray (2011). An exhaustive volume on corporate Responsibility is presented by these two scholars. A detailed classified chapters on the concept, global perspective, accounting pattern and socially responsible investment throws light on various issues and challenges.

RESEARCH METHODOLOGY

With an objective to explore CSR spending in India, twenty companies listed on BSE are taken on the basic of the availability of latest annual reports of financial year 2018-19. The study on based on secondary data, presented in tables and graphs.

RESEARCH OBJECTIVES

(1)To study the CSR activities of selected industrial units covered under the study

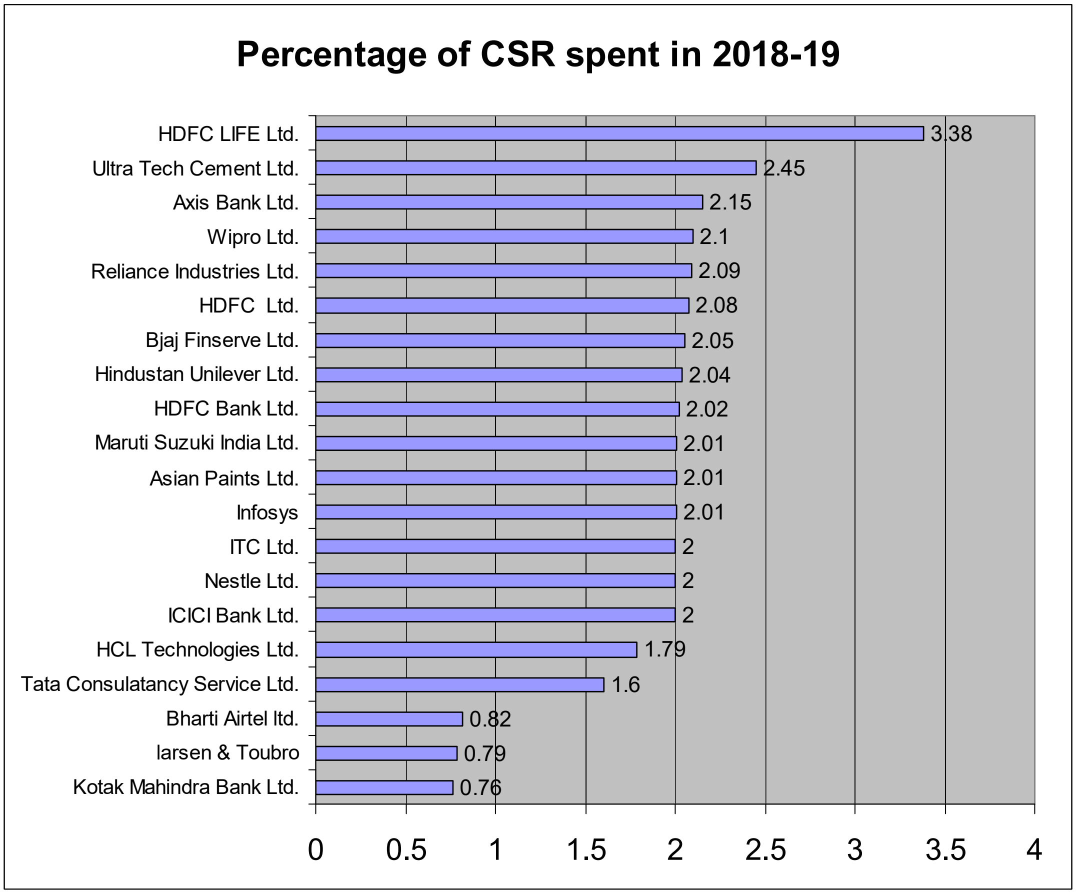
(2) To compare actual CSR spending of the selected industrial units for the year 2018-19 after implementation of Companies Act 2013.

ANALYSIS AND DISCUSSION

Table 1: Table showing CSR Spendings for the FY 2018-19

Comparative Analysis of CSR Spent (in crore)				
2018-2019				
Company's Name	**Mandatory Requirement**	**Actual Spent**	**Deficiency/ surplus**	**% Spent (average of PAT of FY 17,18,19**
HCL Technologies Ltd.	144.25	129	-15.25	1.79
Hindustan Unilever Ltd.	124.19	126.45	2.26	2.04
ICICI Bank Ltd.	7.387	7.387	0	2.00
Nestle Ltd.	27.34	27.37	0.03	2.00
Infosys	340.35	342.04	1.69	2.01
ITC Ltd.	307	306.95	-0.05	2.00
Kotak Mahindra Bank Ltd.	96.27	36.5456	-59.7244	0.76
larsen & Toubro	307	121.6829	-185.3171	0.79
Bharti Airtel ltd.	111.766	45.84	-65.926	0.82
Bjaj Finserve Ltd.	1.49	1.53	0.04	2.05
Asian Paints Ltd.	52.35	52.7	0.35	2.01
Maruti Suzuki India Ltd.	153.5	154.07	0.57	2.01
Wipro Ltd.	176.1	185.3	9.2	2.10
Tata Consulatancy Service Ltd.	542	434	-108	1.60
Reliance Industries Ltd.	811.16	849.32	38.16	2.09
Axis Bank Ltd.	127.94	137.6	9.66	2.15
HDFC Bank Ltd.	439.2	443.78	4.58	2.02
HDFC LIFE Ltd.	11.35	19.1759	7.8259	3.38
HDFC Ltd.	166.81	173.526	6.716	2.08
Ultra Tech Cement Ltd.	61.18	74.96	13.78	2.45

Chart 1: Chart showing Percentage of CSR spent in FY 2018-19



From the table 1, it can be observed that out of 20 companies, 15 companies have fulfilled the criteria of spending 2% of PAT of average of PAT of immediately preceding three financial years. Rest 5 companies have unspent amount on CSR, thus not fulfilling the criteria of prescribed expenditure. It can be seen from Table 1 and Figure 1 that among 5 companies not fulfilling the criteria. Bharti Airtel ltd, Larsen & Toubro, and Kotak Mahindra bank has spent less that 1% of average of PAT FY 17, 18 and 19.

Looking at the table, it can be seen in terms of value, HDFC life ltd. Has spent highest on CSR with 19.17 crores against the prescribed amount of 11.35 crores with 3.38%,, followed by Ultra Tech Cement Ltd. With 74.96 crores against 61.18 crores and 2.45% and then Axis Bank Ltd. With 137.6 crores against 127.94 crores prescribed with 2.15%. Wipro Ltd., Reliance, HDFC Ltd., Bjaj Finserve , HUL, HDFC Bank, Maruti Suzuki Ltd., Asian Paints, Infosys, ITC, Nestle and ICICI Bank Ltd. have fulfilled the criteria of 2%.

CONCLUSIONS

The present study has analyzed CSR activities of twenty companies in India. This Study was limited in nature as annual reports for FY 2018-19. for all the companies were not available. The Study concludes that 15 companies out of 20 companies studied have spent 2% or more than 2% of

PAT of FY 17,18 and 19. So it can be said that although CSR spend has become mandatory, all companies are not fulfilling the criteria.Also there is no penalty for the companies not spending 2%. Also nothing is mentioned in the Act for the companies not falling in purview of this mandatory clause of Section 135 of Companies Act 2013.

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A Study of Perception on Role of Auditors: An Analysis of Major Scams of India

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Abstract

Whenever any new scam comes into the picture later or sooner the auditors become the centerpoint in the discussion. It may be the result of auditors' negligence in performance of their duties or the difference in the perception of society regarding the duties of the auditors which is termed as an audit expectation gap. Many researchers have tried to explain the audit expectation gap in their prior studies. The purpose of this study is to analyse major corporate scams of India which helps us to identify different perceptions of society and different authorities related to roles and responsibilities of auditors regarding detecting frauds. Data has been collected using secondary sources of data and analysis of the collected data summarises the viewpoints of various parties with respect to the role of statutory auditors.

Key words: role of auditors, corporate scams, financial frauds, perception, audit expectation gap

Introduction

With the changes in the form of organization, the management has passed from owners of the company to a group of professional managers who run the organization on behalf of the owners. This leads to a need for company managers to report to the organization's owners and other fund providers on the financial aspect of their activity. In this process the question of the authenticity, reliability and correctness arises, hence the need of an auditor arises. The primary function of external auditors is to attest to the fairness of the financial statements of a company (Salehi 2011).

According to Power (1993), "when innocent parties suffer losses as a result of fraud or the economic collapses of apparently healthy companies, the processes of blame allocation are set in motion." A business failure is always interpreted as an audit failure (Almer and Brody 2002). All this indicates that there is some difference in what is expected from the auditors and what auditors provide which is termed as audit expectation gap.

The word "Audit Expectation Gap" was coined by Liggio in 1974. It has been defined as the difference between the performance expected by the auditors and the users of financial statements (Liggio 1974).

Porter (1993), in the study of audit expectation gap in New Zealand, had divided Audit Expectation Gap in two parts, which are,

1) Reasonableness gap – which indicates a difference between what society expects from auditors and what they can reasonably expect to accomplish.
2) Performance gap – which indicates a difference between the reasonable expectations of the society and the auditors' perception

The performance gap was further divided into two sub groups (a) Deficit standard gap which means a difference between reasonable duties of auditors expected by the society and auditors' existing duties as per laws and regulations and (b) deficit performance gap which is a gap between the standards expected for performance of existing duties of auditors and the performance of auditors perceived by the society.

The various authors have identified and investigated the existence of different types of audit expectations gap with respect to various aspects of audit and auditors like, audit reliability, independence of audit, usefulness of audited financial statements, responsibilities of auditors, etc. in various countries. In India also few studies have been undertaken to study the audit expectation gap. This paper tries to analyse the views and reactions of various authorities on the outbreak of any scam by collecting data of major scams of India.

Research Methodology

The purpose of this study is to analyse major corporate scams of India which helps us to identify different perceptions of society and different authorities related to roles and responsibilities of auditors regarding detecting frauds.

For the purpose of this study data has been collected using secondary sources of data collection and data has been collected from the various articles published in the leading newspapers of India. Content analysis is being performed to take out data from the articles.

Overview of Scams

Satyam Scam

Satyam Computer Services Ltd. was established by Mr. Ramalinga Raju in the year 1987 in Hyderabad as a private company with a strength of 20 employees. The company became public in the year 1992 by getting itself listed on Bombay Stock Exchange (BSE). The company was involved in a full range of IT services and served business process outsourcing services. The company operated on a global level with its existence in more than 55 countries having more than 30,000 employees who served more than 500 companies. The Satyam Computers at its peak kept flourishing with years and was also awarded with a Golden Peacock Award for corporate governance and compliance on 23rd September, 2008.

The scandal came into the picture in the year 2009 when Mr. Ramalinga Raju himself admitted that the company's accounts had been falsified upto the amount of Rs. 7,000 crore. He admitted to inflating the cash and bank balances of the company. Nearly 7,561 fake bills were allegedly created during 7 -8 years. Revenue of the Satyam was inflated by Rs. 4,783 crores over a period of 5-6 years and thus inflated share prices. The books of accounts were also manipulated by non-inclusion of some receipts and payments which resulted in overall misstatement of Rs. 12,318 crores. A web of 356 investment companies was used to divert funds from Satyam.

In the year 2014, SEBI barred Mr. Ramalinga Raju and 4 others from dealing in the markets for 14 years. The special bench of CBI sentenced Mr. Raju and all other accused, to seven years in prison and also imposed a penalty of Rs. 5 crores. The auditors also have wrongly presented to the audit committee that the deficiencies were insignificant. The CBI has also found that two of the auditors prima facie guilty of professional misconduct.

PMC Bank Fraud

A Mumbai based Punjab and Maharashtra Co-operative (PMC) Bank was established on February 13, 1984 as a single branch co-operative bank currently having 137 branches across six states in India and considered as one of the top 10 co-operative banks of the country.

The higher management of the PMC Bank has given a huge loan to the Housing Development and Infrastructure Ltd. (HDIL) and its group companies. The fraud case is related to transfer of 70% of the total credit facilities of the PMC bank to the HDIL and its group companies amounted to Rs. 4,355 crores since 2008 to 2019 which has never been repaid. The bank has opened approx 21,046 bank accounts by the bogus names to hide the 44 loan accounts against the money given to the HDIL and its associate companies. These accounts were actually not created in the Core Banking Solution of the bank, instead were merely entries in the Advances Master submitted to RBI.

The Economic Offences Wing (EOW) of Mumbai Police has identified Mr. Waryam Singh, former Chairman of PMC bank as the key entity in keeping fraud under cover. Besides this HDIL chief Rakesh Wadhawan and his son Sarang Wadhawan have also been arrested by the Mumbai Police.

According to an article published on India Today Web Desk on 9th October, 2019, the EOW of Mumbai Police is likely to investigate auditors of HDIL. Besides, auditors of PMC bank will also be scrutinized as they did not classify loans to HDIL as Non-performing Assets (NPA) despite default in payment multiple times by the HDIL.

IL&FS Scam

The Infrastructure Leasing and Finance Services (IL&FS) Ltd. was founded in 1987 and initially promoted by the Central Bank of India, Unit Trust of India and Housing Development Finance company to fund infrastructure projects. IL&FS is a core investment company and serves as the holding company of IL&FS Group.

The IL&FS Group defaulted on payment obligations of bank loans (including interest), term and short term deposits and failed to meet the commercial paper redemption obligation. The Group with at least 24 direct subsidiaries, 135 indirect subsidiaries, six joint ventures and four associate companies was having a debt of approximately Rs. 91,000 crore and facing a severe liquidity crisis. In July 2018, the road arm of IL&FS was facing repayment difficulties due on its bonds. Besides this in September 2018, one of its subsidiaries was unable to repay a short-term loan of Rs. 1,000 crore taken from Small Industries Development Bank of India (SIDBI). Also, certain group companies defaulted in repayments of various short- and long-term deposits, inter-corporate deposits and commercial papers. The Debt-equity ratio of the group has increased at approx 18 per cent. Consequent to defaults in repayments, the credit rating agency ICRA has downgraded its rating of short term and long term rating programmes.

To secure the shareholders' funds a deal to sale a right shares of Rs. 4,500 crore to its institutional shareholders i.e. Life Insurance Corporation of India (LIC), Housing Development Finance Corporation (HDFC), Orix Corporation of Japan and Abu Dhabi Investment Authority (ADIA) were proposed. The National Company Law Tribunal (NCLT) suspended the existing Board of Directors and reconstituted the same with the six persons proposed by the centre.

The Serious Fraud Investigation Office (SFIO) of India had investigated auditors of IL&FS Group. The Ministry of Corporate Affairs, based on the Serious Fraud Investigation Report, prosecuted the top auditing firms Deloitte and BSR Associates for their failure to detect and report the scams that took place when they were the auditors of the IL&FS.

NSEL Scam

National Spot Exchange Limited (NSEL) was India's first electronic commodity spot exchange which was conceptualized in the year 2004 and commenced live trading on October 15, 2008. The NSEL was incorporated to bring price transparency, better price realization for farmers and a lot of arbitrage opportunities for investors and trading community.

The NSEL case relates to non-payment at the National Spot Exchange that occurred in 2013 involving Financial Technologies India Ltd., when a payment default took place after commodities market regulator, the Forward Markets Commission (FMC), directed NSEL to stop launching contracts. This led to the closure of the Exchange in July 2013.

Spot exchanges were allowed to offer one-day forward contracts provided that members would not resort to short sales and that outstanding positions at the end of the trading day would result in delivery. The FMC found that the exchange allowed trading on its platform without verifying whether the seller had stocks, in effect allowing short sales by members.

The Securities and Exchange Board of India (SEBI) has initiated criminal proceedings against about 300 brokers for their alleged role in the Rs. 5,500 crore NSEL scam in 2013.

The Economic Offences Wing (EOW) of Mumbai Police arrested two officials of audit firm SV Ghatalia & Associates LLP, an affiliate of accountancy giant Ernst & Young (EY) on October 4, 2019 after the six years from the scam came to light.

Discussion

It has been observed in all the above cases that the auditors are also held responsible for the occurrence of the scam. In the case of Satyam scam, auditors were found guilty for professional misconduct. CBI found that the auditors have wrongfully presented to the audit committee that the system control deficiencies are insignificant. After the auditors were found guilty SEBI imposed a two years ban on Price Waterhouse network entities, auditors of Satyam Ltd., from issuing audit certificates to any listed entity in India. Also ICAI, the professional regulatory body, permanently cancelled the membership of six chartered accountants involved in the scam.

In case of the PMC Bank scam the auditors of HDIL failed to report the non payment loans taken by HDIL, auditors of PMC bank didn't record the unpaid loans of HDIL as NPA. In case of IL&FS Group scam all the 35 auditing firms were scrutinized. The auditors of the IL&FS group failed to warn the shareholders about increasing debt-equity ratio and the threatening liquidity position of the group. In the case of the NSEL scam the auditors were suspected after six years from the scam which came out in the financial year 2013-14. The suspected auditors had audited the financial statements of NSEL for the years ended on 31st March, 2010, 2011 and 2012 and were succeeded by another auditor for the financial year 2012-13.

Looking at the key roles played by the auditors in various fraud cases it can be said that a comfy relationship between the management and auditors of the company might lead to the accounting scam which questions the independence of auditors. To address this issue, Government of India had constituted a new quasi-judicial body, the National Financial Reporting Authority (NFRA) on 1st October, 2018 under section 132 (1) of the Companies Act, 2013 which would look after the quality of audit, compliance by the auditors and the disclosures that they make.

The Reserve Bank also came with new norms for appointment of statutory auditors for commercial banks, large urban co-operatives and large non-banks and housing finance companies. The new norms will help to enhance the overall audit quality as well as transparency.

Conclusion

The purpose of this study is to analyse major corporate scams of India which helps us to identify different perceptions of different authorities related to roles and responsibilities of auditors regarding detecting frauds. The scams which have been analysed are Satyam scam, PMC bank scam, IL&FS scam and NSEL Scam. It has been observed in all the above cases that the auditors are also held responsible for the occurrence of the scam.

As Haldia (2021) mentioned, the role of the auditor in the entire value chain in accounting and financial reporting is not properly understood. The value chain commences with those engaged in financial transactions, the preparers of accounts and financial statements. Thereafter the chain moves through the management, internal auditors, audit committees and board of auditors.But suprisingly, when a fraud occurs, the responsibility is passed on to the auditor who really is at the fag end of the chain, and not to those who had the responsibility to prevent the fraud, and those who had the responsibility to detect it.

In case of companies auditors have civil liabilities which can be for negligence and misfeasance. According to liability for negligence an auditor performs his duties as an agent of the shareholders and to safeguard the interests of his shareholders. He needs to exercise reasonable care and due diligence in performance of his duties and if he fails to do so and as a consequence the shareholders suffer any loss, he may be liable to compensate for the loss caused to the company resulting from his negligence.

From the above discussion it can be concluded that since in the major corporate scams auditors found guilty which adversely affects the credibility of the profession and indicates performance gap as mentioned by Porter (1993).

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Nutritional Interventions During Pregnancy and Its Effects

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ABSTRACT

Pregnancy is a crucial period in the life of any of the women. During her pregnancy, a woman eats for herself as well as for the fetus taking shape inside her womb. During this period proper nutrition is essential as it is associated with improved fetal health, more appropriate birth weight, and increased rates of maternal and infant survival. The ancient Indian knowledge of pregnancy called ‘Garbha Samskara’ also claims that the food consumed by a pregnant woman is an important factor deciding the health of the expectant woman as well as for the body, mind, and soul of the offspring. Though pregnancy-related dietary awareness is found to be increased among the women of the present world; due to the physical and emotional changes, mood swings, and newly developed likes – dislikes related to food items during this period, for a large proportion of expectant the actual nutritional intake remains sub-optimal. Sub-optimal nutrition during pregnancy is often seen in lower socioeconomic strata of society. In all such situations, nutritional intervention plays an important role to prevent or treat maternal morbidity, mortality, and preterm delivery. This paper is an attempt to showcase the effects of nutritional intervention during pregnancy based on some researches carried in this area.

Key words: ***Pregnancy, Maternal Nutritional Status, Nutritional Intervention, Dietary Interventions, Pregnancy Outcomes***

• Introduction

Pregnancy is a crucial event in the life of any of the women. This event fills a home with happiness but demands a lot of consciousness and care from the pregnant lady as well as from her family. Especially the care related to nutritional status as it is a vital factor affecting pregnancy outcomes. Modern medical science revealed that maternal nutritional status is a decisive factor for improved fetal health, more appropriate birth weight, and increased rates of maternal and infant survival. Our ancient Indian knowledge for desired progeny known as ‘Garbha Samskara’ also emphasizes on quality and choice of the food consumed by an expectant woman as it shapes the body, mind, and soul of the progeny. The modern lifestyle leads the upper-middle- and higher-class women to a sedentary lifestyle and craving for fast food. Such habits may end up in some unwanted pregnancy outcomes. On the other hand, the women from lower social-economical strata struggle to have proper nutrition even during their pregnancy leading to life risks. So, in all the echelons of society, the proper nutritional status becomes the concern for the healthy progenies and so as for the healthy society. That is why the role of nutritional interventions during pregnancy becomes important. This paper discusses the effect of nutritional interventions during pregnancy based on researches carried in this area.

- **Nutritional Interventions**

Nutritional interventions are broadly classified into two types viz. nutrition-specific interventions and nutrition-sensitive interventions. The former is the direct way to enhance the nutritional status while the latter is an indirect way to support nutrition-related interventions. The nutrition-specific interventions are more applicable in case of pregnancy-related issues and so become part of NCP (Nutritional Care Process). Nutritional intervention is generally considered the third step of the nutritional care process model given by the American Dietetic Association. The first two steps in this model are nutritional assessment and nutritional diagnosis and the step of nutritional interventions is followed by the step of nutritional monitoring and evaluation (Academy of Nutrition and Dietetics, 2017). The nutritional intervention is defined as purposeful planned actions intended to positive change a nutrition-related behavior, environmental condition, or aspect of health status. Thus, the purpose of nutritional intervention is to resolve or improve the nutritional diagnosis. It can be achieved by providing advice, education, counselling, a tailor-made diet, or by nutritive supplements. Though, nutritional intervention can be given to any individual for better health or as a part of remedial work; it becomes crucial for the expectant women as this period of life of women are associated with two lives.

- **Nutritional Interventions During Pregnancy**

Pregnancy is an important event in any of the cultures but it has remained an integrally important part of Indian lives since ancient times. Out of the 'Shodasha Samskaras' (the 16 rites of passage), the first three rites are related to prenatal care. In these Vedic seers, various suggestions for caring for a pregnant woman are given including nutritional care, which is very similar to the modern concept of nutritional interventions (Thakkar, C. & Thakkar, M., 2012). In India, in the majority family right from the day a woman shares the 'good news' of conceiving, she gets special treatment including a healthy diet, which is again the concept carried from our heritage. But due to the modern lifestyle and a range of socioeconomic strata, nutritional intervention is now a core concern across the globe. This is because Nutrition the average daily requirement of macro and micronutrients during pregnancy is higher than that of a routine daily dietary need of a woman

(NIN, 2011). The increased need of the macronutrients is generally fulfilled by a modifying the daily dietary intake while for the macronutrients in most of the cases supplements are given to the pregnant women. Though all the micronutrients are important for a healthy pregnancy and proper growth of the fetus, the macronutrients are generally six nutrients viz. folic acid, iron, calcium, vitamin D, iodine, and Docosahexaenoic acid (DHA).

The UNICEF is providing and supporting maternal nutritional intervention programs sharing a universal premise. In India, the government is providing maternal care and interventions by various schemes like *Surakshit Matritva Ashwasan (SUMAN), Pradhan Mantri Surakshit Matrutava Abhiyan (PMSMA), and Janani Shishu Suraksha Karyakram (JSSK)* under national health mission. The nutritional interventions provided to the pregnant and lactating women at the Anganwadis is a massive program under the Integrated Child Development Scheme (ICDS) in India. Despite of all these rigorous actions the nutritional status of the women in India is not satisfactory. As per the National Family Health Survey 5 (NFHS - 5), 13.2 % of the urban women and 21.2 % of the rural women are underweight i.e. having a Body Mass Index (BMI) < 18.5 kg/m2 (MHFW (GoI), 2021). As per the report, anemia prevails in 56.5 % of urban women and in 60.2 % of rural women. Further, it is observed that anemia prevails in 45.7% of pregnant women in the urban area while in the rural area 54.3% of the pregnant women are anemic. These facts show that the nutritional interventions during pregnancy are the national need for us.

- **Nutritional Interventions During Pregnancy and Its Effects**

One of the important components of the maternal lifestyle is the nutritional status of the expectant lady. Deficiency of required nutrients during pregnancy causes adverse pregnancy outcomes. Researches show that the undesirable pregnancy results can be avoided by nutritional interventions during pregnancy.

Lower Birth Weight (LBW) is a common undesired pregnancy outcome as globally 16 % of infants are born with low birth weight (less than 2.5 kg). Researches claim that this can be addressed by nutritional interventions during pregnancy. Mrialdi et al. (2022) observed that calcium and magnesium supplements reduce the risk of lower birth weight. Lopes et al. (2017) included 23 systemic reviews and found that the interventions of oral supplementation of (1) vitamin A, (2) low-dose calcium, (3) zinc, (4) multiple micronutrients (MMN), and nutritional education and provision of preventive antimalarial associated with a decreased risk of LBW. They got similar observation that high-dose calcium, zinc, or long-chain n-3 fatty acid supplementation and nutritional education decreased the risk of PTB. In their research, Rai et al. (2021) found that the nutritional supplement program for pregnant mothers run by the government of India is reducing the burden of various stages of LBW and neonatal mortality.

Fortified Balanced Energy Protein (BEP) supplement suggested by WHO (World Health Organization) is a macronutrient food-based supplement which is to be given to reduce the stillbirth and small for gestational age (SGA). Ota et al. (2015) observed that the BEP supplementation helps in reduction in stillbirths, small for gestational age births, and improvement in birth weight. In a systematic review, Tanentsapf et al. (2011) noticed dietary intervention significantly reduces GWG (Gestational Weight Gain), weight retention at six months postpartum, and incidence of cesarean section, but so far there is limited evidence for further benefits on infant and maternal health. Nutritional interventions with standard care demonstrated a trend towards a reduction in the risk of gestational diabetes mellitus (GDM) (Tieu et al., 2017)

One interesting observation was made by Taylor et al. (2017) in their systematic review and meta-analysis that long-chain polyunsaturated fatty acids (LCPUFA) supplementation may be associated with an improvement in child crystallized intelligence with more research evidence.

Middleton et al. (2013) revealed that both nutrition and nutrition-sensitive interventions have the potential to substantially reduce maternal mortality and morbidity. Further, they observed that combined interventions such as supplementation combined with information, education, and communication show promise. Apart from the interventions of nutrient supplementation, nutritional education is also a useful intervention for positive pregnancy outcomes. Regular visits to the nutritionists and regularly advised follow-up help in a healthy pregnancy. Similar was observed by Mishra (1995) and concluded that a high positive correlation between nutritional intervention and weight gain indicated that respondents with more visits to the nutritionist gained significantly more weight than those who had less number of visits.

Thus, nutritional education and supplement interventions were found to be useful in the reduction of low birth weight, maternal mortality, and morbidity. The nutritional interventions during pregnancy also help in proper GWG, positive infant health outcomes including the cognitive development of the child.

• Conclusion

In many systematic reviews and meta-analyses, it has been seen that nutritional interventions are affecting maternal health and pregnancy outcomes positively. Not only that the interventions are also helping in the physical as well as the cognitive development of the children. Though, in India the nutritional intervention programs for pregnant women are rigorously executed by the government as well as by some non-government organizations in rural and urban slum areas; almost half of the pregnant women are found to be undernourished. Looking at this data the government and the concerned NGOs should have made their attempt more intense with necessary revisions or upscaling in the interventions.

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"IMPACT OF 8 WEEKS AEROBIC AND YOGIC TRAINING ON PERIPHERAL OXYGEN SATURATION"

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Abstract:

Manipur is one hilly region of North-East India. The geography of this region favours the oxygen saturation by 95-100%. Lack of exercise and physical activity causes certain physiological changes on human body. Manipuri women face certain barriers to participate in games, sports and physical activity as compared to men. (Binota M,2021) yet another study by (Lyngdoh et al., 2019)states females participates in physical activity lesser as compared to males. Thus, this study was taken up to highlight physiological benefits of aerobic and Yogic training on peripheral oxygen saturation among sedentary women of Manipur. The sample of 30 sedentary lifestyle women of average age 50.5± 4.6 was randomly selected from Lairik Yengbam Leikai, Imphal East, Manipur. The sample was minimized into Aerobic training group and Yogic training group with 15 participants in each group. Both groups were given training for 8 weeks, 3days/ week. The pre test measurement and post test measurement on oxygen saturation level was collected using Pulse Oximeter. The pre and post test data was given statistical treatment using IBM SPSS.20 at .05 level of significance. Paired t test analysis was done for comparing pre and post data for each group. Independent t test analysis was done to compare the mean between aerobic and Yogic training group. The statistic reveals a significant difference on both aerobic and yogic training group for pre and post test comparison ($p<0.05$) however no significant differences was found in mean comparison between aerobic and yogic training group($p>0.05$). Thus, it can conclude that both training method can be effectively used for improving the oxygen saturation level, for better oxygenation yogic training can be recommended.

Keywords: Aerobic Training, Hypoxemia, Oxygen Saturation, Pulse Oximeter, Sedentary.

1. INTRODUCTION

Manipur lies at an altitude of 790 metres above sea level. From certain literature, it has drawn that altitude causes certain effect on the amount of oxygen saturation level, higher the altitude the lower the affinity of hemoglobin to bind oxygen (Mathew& Sharma, 2021). The affinity of hemoglobin begins to decreases as the altitude reaches 2100m above sea level. (Young et al., 2002) Thus, the geographical altitude of Manipur shows favourable for normal level for saturation of oxygen by 95-100 % .(Camayo et al.,2017) The saturation level was also affected by the physical activity of body, study show the changes in oxygen saturation level after exercises, some study reveal the increase in oxygen saturation upon exercises (Shinde, 2021) and some study shows decrease upon exercises (Honor Band, 2020).Very low saturation level below 90% was termed as hypoxemia. The condition causes dizziness, headache, bluish skin and nails etc (Cavaco, 2021).

Oxygen saturation (SPO2) was termed as the capacity to bind oxygen on hemoglobin. This oxygen saturation level can be a major parameters that indicate the health of our lungs for, a person having lungs problem or serious condition will have an saturation level very low below 90% refer as hypoxemia. This level entirely depends on the amount of oxygen contain in our breathe, the ability of gaseous exchanges that takes places in our alveoli, the affinity of hemoglobin to saturate oxygen and congregation of hemoglobin in blood. (Deborah, 2021) .Physiologically, Aerobic metabolism encourage the body to maintain stable oxygen saturation level, during respiration oxygen was breathe in and it combines with blood through capillaries in alveolar sacs , an carries away by the Hemoglobin in RBCs forming oxy-hemoglobin(British Lung foundation, 2021), The oxy – hemoglobin play a major role in maintaining the oxygen level to tissue region with higher or lower oxygen level, as the oxy-hemoglobins dissociates to form oxygen and hemoglobin to supply in tissues where there is lack of oxygen , causing increase in partial pressure of oxygen (Po2)to the particular tissues, alternately when it meet the tissues that has high oxygen contain it causes lowering of partial pressure of oxygen (p02) by picking upmore oxygen in hemoglobin.(Clay&Smith, 2021)

Physical inactivity was considered as global Pandemic9(Kohl et al., 2012), an inactive individuals have 20-30% increases risk of mortality rate. (World Health Organization, 2020) Physical activity comprises our body movements from upper limbs to lower limbs, the gross muscles to fine muscles, all this activity was accompanied with certain physiological and metabolically responses from the body with energy expenditure(Ali ,2018).The body responses to physical activity and exercises healthify the individuals physical and physiological parameters. As per ACSM guidelines for physical activity every individuals must enjoy atleast 150 minutes of moderate intensity aerobic activity per week or 75 minute vigorous activity per week (US Department of Health and Human Service,2008). Regular physical activity almost reduces the risk of developmental diseases like coronary heart disease ,diabetes, hypertension, cancers etc. (Center for Disease Control,2020) The reduction in activity level was commonly observe among individuals as technology becomes the integral components of everyday living from major to minor work. Physical activity was also another means for social inclusion among women. Women generally lack the tendency to participate in physical exercises after marriage because of their major role in family welfare

(Verhoef et al., 1992) Such social participation may serve as a form for mental and emotional drains for these women contributing on psychological aspect of health (Owari et al., 2018)

According to (Mayo clinic, 2020) aerobic exercises reported to have lower the risk of obesity, heart, cardio respiratory diseases and improves the Quality of life. Our heart is vital organs for sufficient oxygen supply, during exercises more blood and oxygen as demanded from working muscles was supply to meet the needs. This system and metabolism improves the ability of heart and its vessels. The exercise makes heart beats faster so there is more consumption of oxygen by body. This relative changes in body may affect the saturation of oxygen by the body causing minimal reduce of 2 to 3 percent upon exercise.(Dixon , n.d) but tends to maintain saturation level above 92%. Yoga was also reported to improve the cardio-respiratory function of human body. (Santaella et al.,2011). The pranayam or breathing exercises in yoga shows positive effects on the respiratory health. Pranayam involve the exercising of diaphragm and lungs building more strength to the tissues providing better oxygenation of lungs which in turn increase the oxygen saturation level((Vrinda et al.,2018) Yoga cause activation of of parasympathetic nervous system relieving relaxation to stressful muscles and tissues and thus improves the efficacy of lungs and its associated tissues(Suman, 2021)

Not so many studies was found on the area relating to population of Manipur. It was a major curiosity to knew the differences in effect of aerobic and Yoga on peripheral blood oxygen saturation among the sedentary women population. So the study was taken up to assess the effect of aerobic and yoga on oxygen saturation among sedentary women of Manipur.

2. Methods:

2.1. Selection of subjects:

30 healthy participants was selected from among 40 volunteers of average age 50.5± 4.6 from Lairikyengbam Leikai after physical health check up under registered Medical officer before commencement of training. Only healthy volunteer participated in training. The subject was minimized into two group: aerobic group and yoga group with 15 participants in each group.

2.2. Experimental design:

It was pre and post experimental design. The training was given for 8 week series. Pre test data was collected as baseline score and post test score was collected as final score. The study was conducted with the approval of Manipur University ethical Committee MU/IHEC/2020/023

2.3. Exercise programme:

Training was conducted for 8 weeks series on alternate day basis. Aerobic group practiced on Monday, Wednesday and Friday while Yoga group practiced on Tuesday, Thursday and Saturday. The training last for 45-60 minutes from 5:00 a.m to 6: 00 a.m with 5- 10 minutes of warming up and cooling down. Selected aerobic exercises, yogasanas and pranayam were trained during the periods.

Table 1: Aerobic and Yogic training program

<table>
<tr><th>Groups</th><th>Duration</th><th>Pretest</th><th>Training</th><th>Intensity</th><th>Post test</th></tr>
<tr><td>Aerobic</td><td rowspan="2">1-4 weeks
5-8 weeks</td><td rowspan="2">Pre training measurement on oxygen saturation: Pulse Oximeter</td><td>aerobic exercises</td><td>50-60%</td><td rowspan="2">Post training measurement on oxygen saturation: Pulse Oximeter</td></tr>
<tr><td>Yoga</td><td>Asanas& Pranayama</td><td>60-70%</td></tr>
</table>

2.4. Experimental procedure:

Data was collected using a simple Pulse Oximeter device. The participants/subject was asked to sit comfortably and right hand middle finger was clip by the mouth of oximeter. The reading was given as percentage. Measurement was taken prior training and after 8 weeks training on Aerobic and Yoga.

2.5. Statistical Analysis: The data collected for training was given statistical treatment using IBM SPSS software .20 .The data was analyze using paired sample t test and independent t test

3. Results:

Both groups are compare pretest and post test after training.

The statistical analysis on table 2 shows that the mean difference of pre test and post test for aerobic and yogic training group was -.6 and -1.4 respectively the p value for aerobic and group are p=.05 and .01respectively which is less than .05(p<.05) level.

The statistical analysis for table 3 shows that aerobic training group and yogic training group are significantly difference. The p value reveal that p>.05 level of significance (P=.19). From this it can be clearly seen the different effect of training on oxygen saturation level . It can be drawn that Yogic training groups contributes better than aerobic training group, however both training can be effective mean for improving oxygen saturation level.

Table no 2: Paired t test for aerobic and yoga group

group	Pre-test	Post-test	MD	SD	p
aerobic	96.0±1.0	96.6±.72	-.6	1.2	.05*
yoga	94.9±1.3	96.4±1.2	-1.4	1.9	.01*

MD= Mean Difference, SD= Standard Deviation= probability

*significance at .05 level

Table no3: Independent t test for aerobic and Yoga group

group	M±SD	MD	SE	p
aerobic	-0.6±1.2	.80	.60	.19
yoga	-1.4±1.9			

MD= Mean Difference, M=Mean, SD= Standard Deviation= probability

*significance at .05 level

4. Discussion :

The study assesses the effect of aerobic and Yogic training on the peripheral blood oxygen saturation among sedentary women of Manipur. The result shows both aerobic and Yogic training causes increase in the level of oxygen saturation. However the yogic group shows better oxygenation than aerobic training group.

During exercises, the amount of carbon dioxide production increases with rapid consumption of oxygen, to meet the need, our hearts and lungs works rapidly thereby quickening the process of oxygenation inside the body (Sheff, 2016) . The process causes rise in body temperature with accumulation of lactic acid in muscles, this change reduces the affinity of hemoglobin to bind oxygen as the blood passess through the capillaries (Mairbaurl, 2013). In 100 ml of hemoglobin 19.5 ml oxygen was dissolve, during transportation, certain amount oxygen was utilized by tissues and cells, so it reduced to 15.1 ml of oxygen dissolve in 100 ml of hemoglobin (Ozdal et al 2014)

Several study has different findings, some study show significant increase while some show significant decrease in oxygen saturation after exercises and training. Study by (Eroglu et al.,2018) on arterial blood oxygen saturation level in athlete shows that upon aerobical exercise the saturation of oxygen level decreases significantly. Study by (Taskin et. al., 2017) on obese children found that aerobic training causes increase in oxygen saturation. According to, another study by (Yilmaz & Daglioglu, 2018) shows that oxygen saturation was increase on aerobic training program on elite judokas. Study by (Bichay et al., 2016) on healthy elderly people shows significant improvement in Oxygen saturation after treadmill exercises for 48th weeks thrice a week. In present study there was significant increase in oxygen saturation after 8 weeks aerobic training , this may be due to the adaptation process of body to different oxygenation level .During exercise the respiration rate peak up with increase in carbondioxide content in the body ,the body enter to a phase of acidosis where ph level drops, the carbondioxide(CO_2) also facilitates the vasolidation of arteries for efficient oxygen supply to working cells and tissues, (Lumen,n.d) The chemoreceptor response to CO_2 plays a potential role in stabilizing the ph of blood. It initiate the process of respiratory feedback and program as per the needs of the body (Proprioceptor, 2020).

Most studies on Yoga about the saturation of oxygen level shows significant increases after the practices. One hour of daily Yoga practices for 36 days that includes asanas, pranayama and meditation brings up the amount of oxygen level binding on hemoglobin Spo2 (Sharma et al,2014). 10 minutes Practicing of Kapalbhati of 120 strokes per round causes increases in oxygen saturation in both male and female, the (Vrinda et al 2018). Study by (Pandey & Pandey 2020) also reveal a significant increase on oxygen saturation after yoga and pranayam intervention. Another study by (Singh & Banerjee, 2019) shows that oxygen saturation considerably increases upon Pranayam intervention for 10 weeks on experimental group. All these studies supported with the present findings as the oxygen saturation was increase after 8 weeks of Yogic training

Pranayamas involve clavicular, thoracic and abdominal breathing responsible for breathe control that boost the oxygen intake.(Ayur Valley, n.d) The increase in oxygen saturation level may be due to the increase in the strength ,stamina and capacity of lungs and diaphragm cause by the four phase of Pranayama : Puraka ,Richaka ,Kumbhaka and Sunyaka (Shazadpur Farm Yoga,n.d), Surya Namaskar, Urdva Mukha Svanasana and Bhujangasana increases the strength of back and chest muscle , the movement stimulates both the sympathetic and parasympathetic ensuring efficient airflow for better oxygenation inside the cells(Ananda, 2020). The differences in effectiveness may be due to the difference in nature of training. Aerobic compose by the rapid continous body movement that demands more oxygen by the body and its working muscles while Yoga was smooth , non-jerky and continous movemement that causes relaxation of muscles demanding less oxygen during activity (White Swan Foundation,2015) however the pranayam technique exercises the diaphragm and enhancing the efficacy of lungs and its ventilatory property so better oxygenation was offered from alveoli.(Karthik et al., 2014) . Thus, it can be drawn that both exercises improves the lungs functions and may useful for improving the respiratory health of individuals.

5. Conclusions:

From the study, it can be concluded that aerobic and yogic training can effectively improves the respiratory health and increases the peripheral oxygen level of our body. Better effectiveness can be seen to those practicing Yoga than aerobic. Sincere and regular training brings positive changes improving the quality of life.

Recommendation

The study may lay a foundation for tackling up another new research. Similar study may be taken up for opposite sexes .Similar study may be done on different geographical region. Similar studies may be done on purposive subject selection basis. Similar study may be done by combining with other test variables.

Conflict of Interest

None

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29

"Modern and Effective Teacher"

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Abstract

Stated of all the different tractors which influence the quality of education and its contribution to national development, the quality, competence, and characters of teachers are undoubtedly the most significant, providing them with the best possible preparation and creating satisfactory, efficient. Conditions of work in which they can be fully effective. In view of the rapid expansion of educational facilities expected and specially in view of the urgent need to raise standards to the highest level and to keep them continuously improving, these problems have now 'acquired unprecedented importance and urgency. The efficiency of the teaching profession and its contribution to national development in general and educational importance in particular will depend largely on its social status and morale.

Classification of an effective commerce teacher: There are some common skills for teaching and it is required for any subject teacher. Some important are give: 1. Individual Qualities 2. Interest in Commerce 3. Patience and Self Confidence L 4. Good Health 5. Resourcefulness 6. Pleasing Personality of Teacher 7. Humorous Temperament 8. Professional Qualities 9. Educational Qualification Teaching of Commerce 10. Knowledge of Subject 11. Knowledge of Psychology 12. Ability of Self - Expression 13. Knowledge of different 14. Teaching Methods 15. Studious and Scientific Attitude 16. Teaching Aids 17. Interest in the Research Work 18. Social Qualities 19. Quality of leadership 20. Democratic Attitude 21. Justice Loving 22. Faith in the World Citizenship KOREM gla0-0 23. Honesty and Impartiality 24. Friendly and Sympathetic

According to Mahatma Gandhi 'The teacher is the guide of the society and nation.' In the light of above statement we have to justify the role of the teacher in the society in the development of the nation and it is true not from today but from the Vedic periods. The society and nation has given so many examples for teachers. The coming generation and new teacher should understand that their role as a teacher is very important in the development of society and nation and it depends upon the economics of the nation and it will be guided by the commerce teachers of the nation. So they should maintain a character and should present a role teacher in their subject because the teacher is the model for their students. Only a professionally trained teacher can contribute to the development of the nation.

INTRODUCTION:

The role of the teacher is very important in the teaching and learning process. According to the Kothari Education Commission (1964-66) ‘Since ancient times, the teacher's role in the teaching learning process has been pivotal, because the teacher is that person who influences the personality of the child at a large extent. So, he himself should have some desirable qualities of physical, moral and executive. The importance of the teacher has enhanced even after that, the role and importance of the teacher has not declined because for the concerned subject that he teaches. So, up to a great ex tent, the success or failure of commerce education depends on the commerce teacher.’ Stated of all the different tractors which influence the quality of education and its contribution to national development, the quality, competence, and characters of teachers are undoubtedly the most significant, providing them with the best possible preparation and creating satisfactory, efficient. Conditions of work in which they can be fully effective. In view of the rapid expansion of educational facilities expected and specially in view of the urgent need to raise standards to the highest level and to keep them continuously improving, these problems have now 'acquired unprecedented importance and urgency. The efficiency of the teaching profession and its contribution to national development in general and educational importance in particular will depend largely on its social status and morale.

GOOD TEACHER:

Dr. Radha Krishnan: ‘The teacher's place in society is of vital importance. He acts as the pivot for the transmission of intellectual traditions and technical skill, from generation to generation he helps to keep the lamp of civilization burning.’

Binning and Binning: ‘Teaching is a progressive occupation and the teacher must ever be a student.’

QUALITIES OF A COMMERCE TEACHER:

The commerce teacher must be qualitatively high. A.S. Barr (1958), mentioned the following characteristics of successful teacher (as quoted by N.R. Saxena): 1. Good cultural background. 2. Substantial knowledge of the subject taught. 3. Substantial knowledge of professional practices and techniques. 4. Substantial knowledge of human development and learning. 5. Skill in the use of language - spoken and written. 6. Skill in human relationships. 7. Skill in research and educational problem solving. 8. Effective work habits. 9. Interest in professional growth. 10. Interest in school and community. 11. Interest in professional cooperation. 12. Interest in teaching. 13. Interest in the subject. 14. Interest in the pupils. From above mentioned traits of teacher, we can see the significance of each letter of the word 'commerce teacher in the following way: C- Champion of Commerce subject, O- Orator, M- Manner, Mastery over the subject, M- Marks - man in child psychology, E- Expositor, R- Recitative, C- Conscience, E- Euphony in Language use, T- Tact, thoughtful, E- Effectiveness, A- Alertness, C- Co-cooperativeness with students, H- Health (Physical and Mental), E- Enthusiasm, and R- Reliability, Resourcefulness

CLASSIFICATION OF COMMERCE TEACHER QUALITIES

It is very important for the teacher to have a thorough knowledge of the subject. The quality and effectiveness is very necessary for subject teacher. The effectiveness is defined in different manners by so many educationists. In my option the quality and effectiveness of subject teachers is also effected by their background and providing of teaching aids as we as the environment of teaching and learning situation. There are some common skills for teaching and it is required for any subject teacher. Some important are give below: Individual Qualities, Interest in Commerce, Patience and Self Confidence, Good Health, Resourcefulness, Pleasing Personality of Teacher, Humorous Temperament, Professional Qualities, Educational Qualification, Knowledge of Subject, Knowledge of Psychology, Ability of Self – Expression, Knowledge of different, Teaching Methods, Studious and Scientific Attitude, Teaching Aids, Interest in the Research Work, Social Qualities, Quality of leadership, Democratic Attitude, Justice Loving, Faith in the World Citizenship, Honesty and Impartiality, and Friendly and Sympathetic.

1. Interest in Commerce: A commerce teacher must have zeal and zest in his teaching subject commerce and should have full mastery over subject matter.

2. Patience and Self - Confidence: As we know that commerce is not an easy subject, so a commerce teacher should have full confidence and patience while teaching Book - keeping, Income Tax or Accountancy etc. These two traits of commerce teacher help him to a large extent in solving the problems of students effectively.

3. Good Health: As a proverb says 'A healthy mind lives in a healthy body'. It suits up to a great extent with commerce teacher can teach efficiently with long hours. Here Good health denotes both mental and physical health.

4. Resourcefulness: Teacher of Commerce should be creative and imaginative in arranging the different available teaching means according to needs of the class. If there is no availability of any teaching mean in the school, he can borrow the teaching means, such as Typewriter, Duplicator, Xerox machine etc. from the community or the guardian of the students.

5. Pleasing Personality of Teacher: The commerce teacher should have a pleasing personality. Healthy physique, proper clothes and impressive way of talking with others, are included in the pleasing personality.

6. Humorous Temperament: Jolly mood of the teacher keeps the students active and his humorous temperament creates the suitable environment in the classroom.

Professional Qualities of a Teacher

1. Educational Qualifications: A commerce teacher must have some basic essential academic qualification for teaching commerce. To a particular class. Along with some basic academic qualifications, B. Ed, or M. Ed. Etc. A teacher who wants to teach commerce at +2 level, should possess the B. Ed. Degree.

2. Knowledge of Subject: Commerce teacher should have thorough knowledge of commerce and should and have good mastery so well that his students may get convinced of his teacher's mastery over subject to easily. It is necessary for being a successful teacher.

3. Knowledge of Psychology: Commerce teacher a should have the knowledge of psychology because lain it helps the teacher in understanding the child psychology, individual differences, stages of mental and physical growth etc.

4. Ability of Self Expression: For being a good teacher, the teacher should have the ability of self expression according to the class standard and mental level of the students. He should express his views in lucid language. He should not be too slow or unnecessarily high and shrill while teaching the students. In between his teaching, he should take the help of blackboard to elucidate the content / topic.

5. Students and Scientific Attitude: Tagore has rightly said, ‘A lamp din cannot light another lamp unless it continues its own flame burning.’ Not one can become a good teacher unless he is studious and endeavors to acquire the mastery over the subject.

6. Knowledge of Different Teaching Aids: The teacher should have the full knowledge of different teaching aids, i.e., how to operate them, and when I to use them in the classroom for making his teaching effective.

7. Interest in the Research Work: For being a good i teacher of commerce, one must be good at research work. The commerce teacher can use discovery methods, for the solution of different managerial problems and high cost of the product problem.

Social Qualities of a Teacher

1. Quality of Leadership: A teacher having sound character and personality can motivate the student to do the task in the group collectively. This quality of the teacher makes him active and famous in the school.

2. Democratic Attitude: Binning say 'Teacher can foster the qualities of ideal citizenship.' The teacher should provide freedom, fairness, equality and brotherhood to the students while dealing with them. This attitude denotes the democratic attitude of the teacher.

3. Justice Loving: The commerce teacher should have the quality of justice loving and should not be biased while he is in the chair of judge. This quality of the teacher will convert him as an ideal for the students.

4. Honesty and Impartiality: Commerce teacher should behave all the pupils impartially. Teacher's working and his deeds both should be the same.

5. Friendly and Sympathetic: Commerce teacher's behavior with his students should be like a friend. He should try to trace the problems of the children and try to tackle with their problems effectively as far as possible.

PROFESSIONAL GROWTH OF COMMERCE TEACHER

The professional qualities of the teacher should continue to grow. Tagore rightly remarked in this context- 'A lamp cannot light another lamp unless it continues its own flame burning.' As we know that education is dynamic process. It changes with the advent of every new research in the field of education. Commerce is a practical subject, which plays a significant role in the development of commercial sector.

1. Professional Refresher Course: Commerce Tong teacher should go to attend the refresher course on new techniques in commerce teaching on order to be him up to date. Actually, refresher course if concerned with in-service training and such type of courses are designed to revise and underline existing skills and knowledge.

2. Professional Orientation Course: Such type of courses is organized in summer vacations by NCERT (Education department) to make the professional knowledge of the teachers up to date.

3. Extension Lectures: It means that teaching or instructional work carried out by college, university or other educational establishment for extending the normal range of a subject or allowing for the pursuit of related interest. It helps the commerce teachers to keep themselves up to date.

4. Professional Seminars: Professional seminars refer to an occasion when a teacher or a group of expert people meet to study and discuss something. It is also called small group discussion session. Such type of seminars is organized to think and analyze the existing problems in the society.

5. Professional Workshop: As we know that the area of commerce is very wide and related with several professions and subjects. So only individual studies not enough for the commerce teacher.

6. Professional Conference: The commerce teacher Le should attend the conferences over his subject, be because several teachers come from different places and gather at a particular place to discuss the emerging practical problems.

7. Professional Writing: Commerce teacher should contribute his research findings through his papers in journals of repute.

8. Professional Study Group: In commerce education, several teachers of commerce subject may organize their own group to discuss the emerging practical and theoretical problems of the commerce subject.

9. Professional Indirect Training: Commerce teachers can avail of these to grow professionally.

10. Professional Research: The keen research of commerce subject should be provided special facilities such as computer typing, free postage facility, free wildfowl entry to all university central libraries to consult the journals, book and encyclopedias etc.

11. Membership of Professional Councils: The commerce teacher should enjoy the membership of any professional council.

Conclusions:

According to Mahatma Gandhi 'The teacher is the guide of the society and nation.' In the light of above statement we have to justify the role of the teacher in the society in the development of the nation and it is true not from today but from the Vedic periods. The society and nation has given so many examples for teachers. The coming generation and new teacher should understand that their role as a teacher is very important in the development of society and nation and it depends upon the economics of the nation and it will be guided by the commerce teachers of the nation. So they should maintain a character and should present a role teacher in their subject because the teacher is the model for their students. Only a professionally trained teacher can contribute to the development of the nation.

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"Evaluating impact of GST on Selected Sectors of Indian Economy"

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ABSTRACT

Goods and Services Tax (GST) was launched on 1st of July 2017. It is an indirect tax applicable throughout India. Now single tax would be levied on all goods and services. Around 160 countries have implemented GST. There is mixed anticipation and different responses on GST from manufacturers, service providers, and different market intermediaries. There is lack of such studies, specifically in the context of India, that provide any empirical support on either positive or negative impact of GST. GST is a boost competitiveness and performance in India's Manufacturing sector. Declining exports and high infrastructure spending are just some of the concerns of this sector. Multiple indirect taxes had also increased the administrative costs for manufacturers and distributors and with GST in place, the compliance burden has eased and this sector will grow more strongly. Goods and Services Taxes would be collected in three ways: CGST: where the revenue will be collected by the central government, SGST: where the revenue will be collected by the state governments for intra-state sales, IGST: where the revenue will be collected by the central government for inter-state sales. This paper focuses on the benefits, challenges and impact of GST on selected sectors of Indian economy.

Key Words: GST, Indirect Tax, Manufacturer

Introduction

GST was first introduced during 2007-08 budget session. On 17th December 2014, the ahead of its time Union Cabinet ministry approved the proposal for inauguration of GST Constitutional Amendment Bill. On 19th of December 2014, the bill was presented on GST in Lok Sabha. The Bill was absorbed for discussion far and wide for the coming Budget session. The President of India canonical the Constitution Amendment Bill for Goods and Services Tax (GST) on 8 September 2016, consequently the bill's article in the Indian chamber and its ratification by greater than 50% of the size of its legislatures (President gives assent to GST Bill, 2016). GST has replaced the current indirect taxes.

Features of GST:

- **Registration of taxpayers:** Every person with a turnover exceeding Rs 20 lakh will have to register in every state in which he conducts business. This threshold will be Rs 10 lakh for special category states (i.e. Himalayan and North-Eastern states).
- **Returns:** Every taxpayer is required to file tax returns on a monthly basis by submitting: (i) details of supplies provided, (ii) details of supplies received, and (iii) payment of tax. In addition to the monthly returns, an annual return will have to be filed by each taxpayer.
- **Exemptions from GST:** There are certain goods and services which are exempted from GST.
- **Taxable amount (value of supply):** The GST would be applicable on the supply of goods and services, whose value will include: (i) price paid on the supply, (ii) taxes and duties levied under other tax laws, (iii) interest, late fee, penalties for delayed payments, among others.
- **Payment of GST:** The CGST and SGST needs to be paid in the accounts of the central and states government.
- **Maintenance of Records**: An exporter needs to maintain separate details of utilization or refund of Input Tax Credit of CGST, SGST and IGST.

Challenges of GST-

- **Robust IT Network**: Government has already incorporated Goods and service tax network (GSTN). It has to develop the entire IT system of GST portal which will ensure technology support for GST Registration, GST return filing, tax payments etc.
- **Extensive Training to Tax Administration Staff**: As GST is quite different from existing system so it requires extensive training to tax administration staff regarding the legislation procedure.
- **Understanding GST intricacies is not easy:**The wholesaler would be required to deposit the CGST into a central government account and the SGST into the account of the state government. Every docket from buyers and sellers intends he comprise the GST system suitably to ensure that benefits accrue the full chain.

Impact of GST on Indian Economy

- It may increase the flow of FDI.
- GST will increase the government's revenue in the long.
- A single tax would help in lowering the final selling price for the consumer.
- GST will facilitate ease of doing business in India.

- It will reduce the cost of tax compliance and transaction cost.
- It will create more employment opportunities.
- GST would append to government revenues by widening the tax base.

LITERATURE REVIEW

From below literature survey I got the idea of my research area that it is very important to know about GST and its features along with its impact on Indian Economy.

In the Researchgate Publication , In November 2018, an article was published regarding "Impact of GST on Indian Economy".

Namita Mishra has studied that GST is a single national uniform tax levied across India on all goods and services. In GST, all Indirect taxes such as excise duty, central sales tax (CST)and value-added tax (VAT) etc. will be subsumed under a single regime. Introduction of The Goods and Services Tax (GST) expected as a significant step towards a comprehensive indirect tax reform in the country, which would lead India for its economic growth. The Proposed study is designed to know the impact on GST on Indian Economy with the Help of Its individual effect on different sectors. The Study was Exploratory in nature and Secondary Data has been used for the study. The data have been collected from different Journals, Periodicals, Newspapers and Internets.

IMR (Indira Management Review), Volume XIII, July 2019, An Article was published regarding "Study of the Leading Sectors of Indian Economy after GST Implementation - A Literature Review"

Megha Agrawal has studied and understand the concept of GST and also discuss the effect of GST on leading sectors of Indian Economy. This research paper is based on literature review wherein secondary data is collected from various websites, newspaper, journals and different publications. The paper brings to light the challenges, positive and negative effects on different sectors in last one and half year (till Dec 2018) after implementation of GST. The aim of research paper was to consolidate all the details at one place so if anyone wants to study the impact of GST on leading sectors they will have all the relevant details available at one place instead of searching different sources.

In International Journal of Management Studies, Vol.–V, Issue –3(3), July 2018 [92] , The article was published regarding " GST-An Implications to An Indian Economy"

Natika Poddar & Reema Mishra have studied that GST is one of the most essential tax reforms in India. It is considered and even stated as Giant Indirect Tax. It was supposed to be implemented from April 2010. However, it was long pending due to some political issues and conflicting interests of various stakeholders and hence the date for implementation of GST was shifted to 1st July 2017. Goods and services tax (GST) will add various indirect taxes including central excise duty, services tax, additional customs duty, surcharges, state-level value added tax and Octroi. GST implies that all the state in India will follow one tax rule which will not be based on state but on goods & services. This research paper will present an overview of GST which will provide descriptive and comparative data of rates VAT and GST .The main idea to understand whether implication of GST has made consumption cheaper or costly. Different products and services were compared in terms of VAT and GST, which results and concludes that GST implications has made some products and services consumption cheap and some costly when it's compared to VAT.

In International Journal of Pure and Applied Mathematics, Volume 120 No. 5 2018, 1371-1389, The research paper is published that "Effect of GST on Indian Economy (Agricultural and Insurance)"

M.Sankaran & Dr.A.Sreelatha have studied that The Goods and Services Tax (GST) is an esteem added duty to be executed in India, the decision on which is pending.GST is the main aberrant expense that straightforwardly influences all parts what's more, areas of our economy. The products and enterprises charge (GST) is gone for making a single, brought together market that will benefit both corporate and the economy. Under the GST plot, no qualification is made amongst merchandise and services for collecting of assessment. As such, merchandise and enterprises draw in a similar rate of duty.

OBJECTIVES OF THE STUDY

- To understand the concept of GST
- To know the benefits and challenges of GST
- To study the impact of GST on Retail Industry & Jewellery Industry
- To study the impact of GST on Pharma and healthcare industry

RESEARCH METHODOLOGY

The study is based on exploratory research and based on secondary data of journals,articles, newspapers and magazines.Secondary data was extensively used for the study.

EVALUATION OF IMPACT OF GST

Impact of GST on Agricultural Sector

The impact of GST on agricultural sector is foreseen to be positive. It covers around 16% of Indian GDP. The implementation of GST would have an impact on many sections of the society. One of the major issues faced by the agricultural sector is the transportation of agriculture products across state lines all over India. It is highly probable that GST shall resolve the issue of transportation.

Fertilisers an important element of agriculture was previously taxed at 6% (1% Excise + 5% VAT). In the GST regime, the tax on fertilisers has been increased to 12%. The same impact is on Tractors.

Wavier on the manufacture of Tractors is removed and GST of 12% has been imposed. This is beneficial as now the manufacturers will be able to claim Input Tax Credit

India's milk production in 2015-16 was 160.35 million ton, increased from 146.31mt in 2014-15.Currently, only 2% VAT is charged on milk and certain milk products but under GST the rate of fresh milk is NIL and skimmed milk is kept under 5% bracket.

Impact on Pharmaceutical Industry

The pharmaceutical industry has been one of the engines of growth for India. In recent times, despite cost pressures and unfavorable macroeconomics, the industry has continued to show signs of growth. The introduction of Goods and Services Tax (GST) has certainly had an impact on pharmaceutical services. In this paper, RSM explores at a broad level, the impact that GST has had on the pharmaceutical industry. We believe that understanding and identifying these issues is important and industry must appreciate that GST as a law has not fully evolved.

The pharmaceutical industry in India has always been unique. Different players operating in different segments and employing different business models have emerged to remain competitive in this industry. Under the prior indirect tax regime, this industry was faced with a multiplicity of taxes such as excise duty, service tax as well as different state VATs in addition to CST on inter- state transactions. Pharmaceutical as an industry had always been the subject matter of litigation in the prior indirect tax regime. Given that GST is at its nascent stages and the law is yet to fully shape up, it is anticipated that there would be much litigation in the current indirect tax regime as well. In this segment, we have broadly analyzed the GST impact on three parameters – namely price, supply chain and operational aspects.

Till the time GST was introduced, life-saving drugs were exempted from the Excise and Customs Duties. Some of the States charged 5 percent taxes on the medicines; GST changed the scenario. One of the prime concerns for the healthcare sector is the inverted duty structure that adversely impacts the domestic manufacturers.

The cost of inputs is much higher than output, i.e., the raw materials are more costly in terms of duty than the finished product itself hence depressing investments from the manufacturers. For addressing this issue, the GST structure has a law in place for inverted duty structure and brings in a refund of the accrued credit.

Impact on Jewellery Business

According to the matter published in economic times, currently the organized jewellery segment accounts for 22% of the jewellery market while 78% is captured by the local and independent stores. Gems and Jewellery business has huge significance since it makes a contribution of 7 % to the country's GDP. Government has been focusing this as an area for export promotion considering the potential of the sector in generating foreign reserves for the country. As per the information published by India Gold Policy Centre in the article “Viability of a gold exchange in India”

When a person purchases jewellery from a registered business owner and the businessman has charged making charges and rate of gold jointly in the invoice, then it would be treated as a composite supply and GST at the rate of 3% alone would be charged from the consumer., But if the invoice mentions making charge and the rate of gold separately, then GST at the rate of 3% on Gold purchase and 18% on making charge has to be collected from the customer.

If an individual customer sells his old jewellery to a registered jewellery business owner, then that need not be considered as a supply since such a transfer is not done as a regular business transaction but is being undertaken seldom. If old jewellery is exchanged for the new jewellery, transaction value of the exchange would be on the basis of goods having similar character and nature to that of the goods being exchanged for the old product and GST would be charged on the transaction value computed based on the like goods. Purchase from an individual customer by the jeweler will not attract reverse charge mechanism too on such purchases. But if the supply is from an unregistered supplier to a registered supplier, then reverse charge will come into play.

Impact on Retailers

Retail sector is one of the key pillars for Indian economy and it accounts for around 10% of Gross Domestic Price (GDP). GST will usher in wide changes in various industries and sectors and Retail industry is not an exception. While GST implementation is now just few days away, let’s see what will be the impact of GST on Indian Retail Industry and which changes will this industry need to imbibe to become GST ready.

As per current tax scenario, retailers are indulged to about 30% indirect taxes such as CST,VAT,service tax on warehousing, octroi, excise duty and many more. Retailer tax burden shall be lessen by GST system as it will assign everything into a single tax. So, simplified tax structure will come into existence by eradicating cascading of taxes. After GST implementation, state borders will be unconnected from taxation and documentation point of view. This will result into free flow of goods across the nation without any kind of barriers. GST will make way for distribution of efficient channel and reduce the complication for retailers.

Conclusion

Consumers would now have to pay a higher tax on most of the goods and services they purchase. The bulk of everyday commodities are now taxed at the same rate or slightly higher. Furthermore, there is a cost of compliance associated with the GST adoption. This cost of compliance appears to be exorbitant and expensive for small-scale producers and traders, who have also expressed their opposition. They could end up having to charge more for their goods.

With its streamlined tax structure, the pharmaceutical and healthcare industries would benefit from the impact of GST in India. It will also receive a tax break in exchange for making healthcare more affordable and accessible to individuals of all economic levels.

Agriculture contributes the most to India's GDP, accounting for more than 18%. Transportation expenses for agricultural goods will also decrease as logistics become more efficient. As a result, the impact of GST can be observed to be positive on wholesalers.

GST is one of the biggest tax reforms in the history of India. GST has several advantages and disadvantages that influence both consumers and sellers. It will lead to ease of doing business in India, reduced inflation, and an increase in Foreign Direct Investment into India. The impact of GST on GDP is negative since it increases the inflation rate because the tax rate has increased the cost of some products and services such as pharma products, telecom, dairy, etc. These aspects also must be considered. On the one hand, as taxes have grown more simple, compliance costs have increased. Thus, the impact of GST on Indian Economy must be carefully analysed. Both positive and negative aspects should be considered while evaluating GST impact in India.

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"Relationship Between Working Capital Management and Profitability of Pharma Companies"

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Abstract

The purpose of this research paper is to examine the relationship between Working Capital Management and Profitability. Working Capital Management is represented by inventory, sales, current assets and current liabilities. The Net profit ratio (NPR) and Gross profit ratio (GPR) have been utilized to measure Profitability. We apply correlation analysis on our sample of Indian pharmaceuticals companies which collectively are termed as NIFTY *INDEX* listed on the National Stock Exchange (NSE) India during 2016 to 2020 time period. The result reveals that there is a positive relationship between inventory, sales, current assets and current liabilities on net profit ratio and one hand same components on gross profit ratio, are also significant correlated. Our statistical results suggest that managers should follow better inventory management techniques by allowing higher inventory turnover resulting in better Profitability. A similar best result may be observed amongst current assets and sales against NPR and GPR. So it was prove that GPR and NPR also increased by sales and inventory during time. The findings highlight the relevance of relationship between Working capital management and Profitability and the importance of efficient working capital management practices.

Key words – Working Capital Management, Profitability, Inventory, Sales, Current Assets, Current Liabilities, Net Profit Ratio, Gross Profit Ratio.

❖ Introduction

The primary aim of any organization is to maximize its profits. A business enterprise with maximum profit is perceived as efficient in terms of operation as well as investment and working capital also main essential of any businees organizations. Working capital is a part of total capital and majority maximum utilize for business short-term activities. Profit is also considered as a measurement standard for the viability and sustainability of any business. The creditworthiness of such profitable firms is also perceived as favorable as they are less risky to the investors. But at the same time, it is also important for the organization to maintain the required liquidity level and working capital are need of short time obligations. Working capital management requires control a company's current assets & liabilities to maintain sufficient cash flow. Working capital management involves to inventory management and cash management also. It was clssified various ratios like liquidity ratios, efficiency ratios, collection ratios etc. working capital helps to maintain the smooth operations of activities with less liabilities burden and run his business process and earn more profitability.

❖ Literature Review

(2015) Impact of Working Capital Management on Profitability: Indian Telecom Sector by Jyoti Mahato and Uday Kumar Jagannathan. The study period of papers is of 5 years 2010-2015 with both dependent and independent variables are used in this study. The data analysis is carried out for eight telecom industry listed in National Stock Exchange of India. This study is based on secondary data and data are taken for a period of 2010- 2015 in order to calculate all these variables. The research methodology used in this study was descriptive statistics, correlation analysis and ordinary square least regression analysis in order to know the impact of these variables on profitability. The result of correlation analysis shows the ROA has negative relationship with ICP, ACP, CCC and Current ratio while ROA has positive relationship with APP, Debt ratio and Firm size. Telecom sector is one of the major sectors of India.

(2017) Md. Amir Sharif, Md. Rafiul Islam study on Working Capital Management a Measurement Tool for Profitability: A Study on Pharmaceutical Industry in Bangladesh. Working capital management as a financial strategy has its effects on liquidity as well as profitability of the firm. To serve the study mostly secondary data have been used of pharmaceutical companies listed in DSE & CSE and data include time series from annual reports of the selected companies. Sample size includes10 selected pharmaceutical companies and their five years annual data. Multiple regression and correlation have been used to analyze the data. The study shows the rejection of Null hypotheses (H0) which mentions that there is significant effect of working capital on firm’s profitability. The inference drawn from the study would be able to provide the basis for rethinking the practices of working capital management for competitive survival.

(2017) P. Kalaivani and Dr.K. Jothi research on Impact of Working Capital Management on Profitability of the Select Car Manufacturing Companies in India. The study is based on the secondary data collected from prowess database for the period 2007 to 2016 with an attempt to investigate the relationship between working capital management components and performance of the firms by using dynamic panel data analysis. This study paper have Eight Indian Automobile Companies are taken for analysis. Return on Asset is introduced as a dependent variable for measuring profitability of the company. Debtor Turnover Ratio, Inventory Turnover Ratio, Working Capital Turnover Ratio, Current Asset Turnover Ratio, Fixed Asset turnover Ratio are introduced as independent variables. The result of the analysis reveals that the efficiency of working capital management of the companies covered in the study are influenced by the Debtor Turnover Ratio, Inventory Turnover Ratio and Current Asset Turnover Ratio.

- **Objectives of the study**

This research paper have two main objectives with limitation of selected study period and study samples.

I) Find out working capital management and profitability of selected samples during study period.

II) Find out relationship between working capital management components and profitability ratios between them.

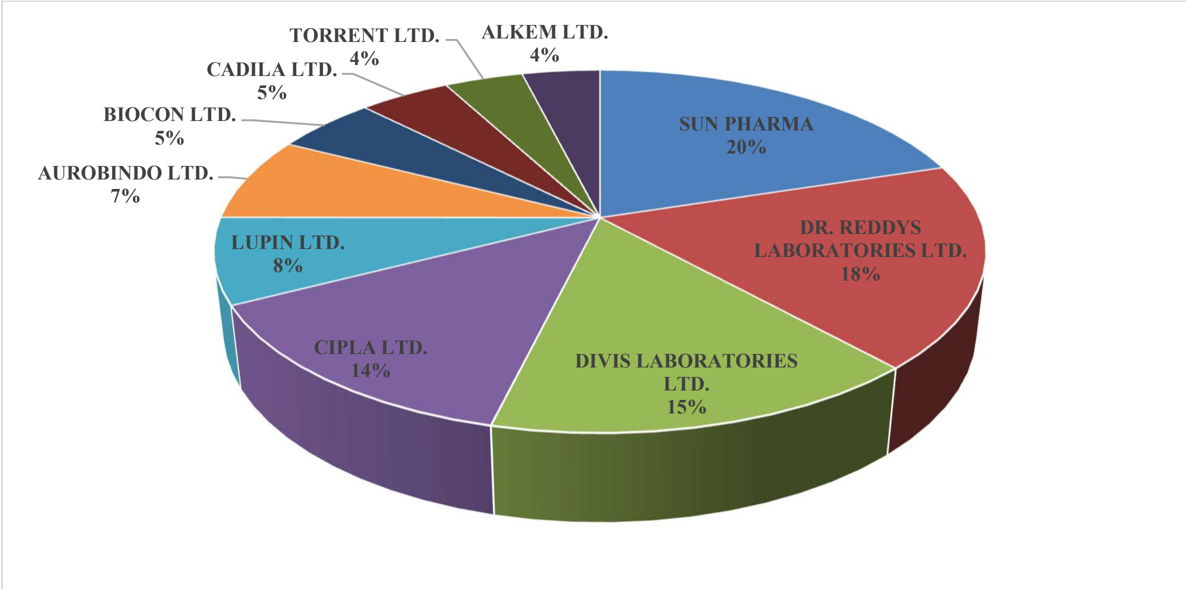
- **Scope and Methodology**

The scope of this research paper is related to the Indian pharmaceuticals companies comprising the NIFTY PHARMA INDEX (NSE India) as on 31st march, 2020. These selected sample pharma companies are studied over a 5-year time period (2016-2020). The sources for the data the audited consilidated financial statements of the companies. The relevant secondary data like net profit ratio and gross profit ratio have been extracted from moneycontrol website from 2016 to 2020. The final data sample consists of a total 5 listed pharma companies under NIFTY PHARMA INDEX. As indicator earlier, the objective of this study paper is to analyze the relationship between working capital management and profitability.

Table no.1- weightage of pharma companies

NO.	COMPANIES NAME	WEIGHTAGE INDEX
1.	Sun Pharmaceutical ltd.	20.12%
2.	Dr. Reddy’s Laboratories ltd.	18.17%
3.	Divi’s Laboratories ltd.	15.50%
4.	Cipla ltd.	13.62%
5.	Lupin ltd.	7.63%
6.	Aurobindo pharma ltd.	7.49%
7.	Biocon ltd.	5.09%
8.	Cadila Healthcare ltd.	4.56%
9.	Torrent Pharmaceutical ltd.	3.93%
10.	Alkem Laboratories ltd.	3.90%
TOTAL		**100**

Source: www.investsahi.com.-niftypharma index.



This empirical data analysis on this study a researcher have selected top 5 pharma companies (Sun pharma, Dr. Reddy's lab., Divi's lab., Cipla ltd., Lupin ltd.) under highest weightage and using method Statistical Package for Social Sciences (SPSS) with different financial ratios have been also used in this study. The respective financial statements of each selected pharmaceuticals companies are used to calculate the relevant financial ratios. The ratios are net profit ratios and gross profit ratio and sales are indicative of a firms profitability and they are all termed as profitability indicators. Further, inventory and current assets and current liabilities with working capital are indicative of the working capital management decisions of the pharma companies. The main purpose of this study is the relationship between working capital management and profitability. The approach of this study is to analyze the relationship of the discussed performance of the resembled parameters and to suggest improvements are required.

The following null hypothesis were developed to test the relationship between working capital management and profitability.

H01 : Inventory, Sales, Current Assets, Current Liabilities will be significant related to

H02 : Inventory, Sales, Current Assets, Current Liabilities will be significant related to Gross Profit Ratio (GPR).

Net Profit Ratio (NPR).

Descriptive Statistics

	Mean	Std. Deviation	N
Inventory	3845.9336	1936.69631	25
Sales (million)	16094.4348	8313.78760	25
Current Assets	10714.4688	8053.71545	25
Current Liabilities	4109.3432	2095.49703	25
Net Profit Ratio	15.0360	10.35883	25

Correlations

		Inventory	Sales (million)	Current Assets	Current Liabilities	**Net Profit Ratio**
Inventory	Pearson Correlation	1	.966**	.946**	.853**	-.553**
	Sig. (2-tailed)		.000	.000	.000	.004
	N	25	25	25	25	25
Sales (million)	Pearson Correlation	.966**	1	.944**	.907**	-.598**
	Sig. (2-tailed)	.000		.000	.000	.002
	N	25	25	25	25	25
Current Assets	Pearson Correlation	.946**	.944**	1	.827**	-.646**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	25	25	25	25	25
Current Liabilities	Pearson Correlation	.853**	.907**	.827**	1	-.562**
	Sig. (2-tailed)	.000	.000	.000		.003
	N	25	25	25	25	25
Net Profit Ratio	Pearson Correlation	-.553**	-.598**	-.646**	-.562**	1
	Sig. (2-tailed)	.004	.002	.000	.003	
	N	25	25	25	25	25

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Inventory	Sales (million)	Current Assets	Current Liabilities	**Gross Profit Ratio**
Inventory	Pearson Correlation	1	.966**	.946**	.853**	-.660**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	25	25	25	25	25
Sales (million)	Pearson Correlation	.966**	1	.944**	.907**	-.732**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	25	25	25	25	25
Current Assets	Pearson Correlation	.946**	.944**	1	.827**	-.713**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	25	25	25	25	25
Current Liabilities	Pearson Correlation	.853**	.907**	.827**	1	-.703**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	25	25	25	25	25
Gross Profit Ratio	Pearson Correlation	-.660**	-.732**	-.713**	-.703**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	25	25	25	25	25

**. Correlation is significant at the 0.01 level (2-tailed).

❖ **Findings and Conclusion**

- This research paper have find out working capital management components sales, inventory, current assets and current liabilities and net profit and gross profit ratio also of selected pharma companies during 2016-2020.
- In this study correlation method used to both of variables and all are pharma companies have significant result shows working capital management components are positive connected on net profit ratio and gross profit ratios.
- Sun pharma company has low significant result show in comparison of other pharma companies due to reason his net profit and gross profit become negative in the year 2015-16 to 2016-17.
- Divi's pharma and Lupin pharma both are best result shown in all study time and Cipla and Dr. Reddy's pharma both are average performance refers in during study time.

At the end conclusion of this study working capital management and profitability have been significant impact indicates during time and all are working capital variables positive impact on profitability variables.

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Role of Panchayati Raj Institutions in the struggle against Covid -19 (Special study with reference to the state of Rajasthan)

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Abstract: -

Majority of the population of India still lives in villages. Therefore, the key to India's progress and prosperity lies in the holistic development of villages. Panchayati Raj institutions have been an integral part of Indian social, economic and political life since ancient times. It's relevance and importance was given a new dimension in the 73rd Constitutional Amendment Act 1992 of the Constitution and the responsibility of giving wide powers to Panchayats has been entrusted to the States. The basic spirit of Panchayati Raj is to establish good governance by the Gram Panchayats, in fact the decentralization of power through Parliament, legislative assembly to the Gram Sabha was the dream of Mahatma Gandhi. In the present scenario, covid-19 virus has created panic all over the world from country- abroad to village-city, due to which no country, state and village has remained untouched. The role of Panchayati Raj Institutions in the struggle against covid-19 in Rajasthan has been at the fore. In view of the increasing importance of Panchayati Raj Institutions in the covid period according to the time and circumstances, it is necessary to study it continuously. The present research paper has studied the role of Panchayati Raj Institutions against covid-19 with special reference to the state of Rajasthan.

Key words: -

Panchayati Raj Institutions, Decentralization of power, Local Self-Government, Covid-19, and Health & Hygiene.

Introduction: -

Panchayati Raj institutions in India have been in existence for centuries. The rural administrative system here has been strong since ancient times. Evidence of which we get from ancient coins, inscriptions and literature. The descriptions of foreign travelers and scholars are also proof that the villages here have been strong since the beginning. Villages have got autonomy from the very beginning. After independence, extensive efforts were made in the context of these Panchayati Raj Institutions, in which efforts continued in this area from the

Community Development Program 1952 to the 73rd Constitutional Amendment Act 1992 and finally Panchayati Raj Institutions got the status of constitutionality. At present, Panchayati Raj Institutions are implemented as a constitutional body in Part-9 Article 243 to Article 243O of the Constitution of India.

Rajasthan is the first state in India to establish Panchayati Raj system. Where on 02 October 1959, on the occasion of Mahatma Gandhi's birth anniversary, Pandit Jawaharlal Nehru, the then Prime Minister of India, laid the foundation of Panchayati Raj Institutions by lighting a lamp in Nagaur with the aim of fulfilling Gandhiji's dream of Gramin Swaraj. Panchayati Raj institutions in the form of rural local self-government are the pillars of the democratic system at the lower strata of the society. The basic spirit of the Panchayati Raj system is to establish self-government by the village panchayats. In Rajasthan, there is a need to establish self-government by the Gram Panchayat in order to realize Gandhiji's dream of 'Gram Swaraj' and to take the villages ahead in the path of prosperity, happiness and progress for the overall development of the state. The responsibility of taking the benefit of development to the last man sitting on the Panchayati Raj system. The Panchayati Raj system is playing a leading role in the fight against the current global pandemic Covid-19. This period of covid-19 can be said to be a real example of the unique ability of the Panchayati Raj Institutions to convert disaster into opportunity.

Covid-19 epidemic in Rajasthan: -

The global pandemic Covid-19 has posed new challenges and problems for the entire world. The corona pandemic has not only posed a crisis in front of our health system, but has also brought about big changes in the world at the economic and social level. The first case of corona infection in Rajasthan was reported on 3 March 2020 in Jaipur in an Italian citizen. So far, 9.57 lakh cases of corona infection have been reported in Rajasthan and more than 3.49 crore cases across India. So far 8964 deaths have occurred in Rajasthan and 4.82 lakh deaths have occurred in the whole of India. Jaipur, Bhilwara, Jodhpur, Banswara, the fastest in the chain of infection, have reported the maximum number of cases.

Panchayati Raj Institutions in the struggle against Covid-19: -

People all over the world are facing the worst pandemic of their lifetime. Covid-19 has caused havoc all over the world. Villages, Gram Panchayats and farmers have made unprecedented contributions during the COVID-19 pandemic in Rajasthan. The Panchayati Raj Institutions of Rajasthan have played an important role in keeping the villages as free from corona as possible, by acting sensibly during this epidemic.

The role of Panchayati Raj Institutions in the struggle against covid-19 can be clarified under the following points: -

- **Sealing of villages by Panchayats: -** During the covid-19 pandemic, Panchayats in Rajasthan sealed villages to prevent corona infection and Panchayats ensured that all basic needs of the people were met in the village itself and social contact with outsiders was minimized. The boundaries of the villages were monitored round the clock to prevent the movement of unwanted people.
- **Sanitization of villages by Panchayats: -** To prevent the spread of corona infection in the rural areas of Rajasthan, the panchayats appealed to the local people to sanitize the villages. In which the youth of Gram Panchayat played a commendable role in sanitizing the villages by donating free labor. During sanitization, an appeal was also made in the villages not to gather as a group, to use masks and sanitizers.
- **Creating Quarantine Center for the people coming from outside in the village: -** In Rajasthan, Panchayati Raj institutions made government school buildings, community buildings or panchayat buildings as quarantine centers for their migrant people coming from outside. To break the chain of covid-19 infection, every person coming from outside was kept for 14 days in the Quarantine Center set up by the Gram Panchayats.
- **Ways to keep a safe distance: -** To prevent people from coming in close contact, circular marks in white color were made at a distance of 2 meters at all public places. Religious places like temples and mosques were temporarily closed to prevent crowding. The Panchayats appealed to the villagers that if there is any problem in any area of the village, then they should inform it on the helpline number issued for rural areas.
- **Awareness campaign about covid-19: -** Sarpanchs distributed pamphlets related to corona awareness at the village level, at public places, to inform the rural people about the prevention of corona. Various virtual awareness campaigns were conducted in Rajasthan regarding Corona. Under these campaigns, people were made aware of corona and called upon people to get vaccinated for vaccination.

- **E-learning material related to covid-19 in regional language: -** A WhatsApp group of all the sarpanches of the state was formed and e-learning material was disseminated in Rajasthani language to inform the panch, sarpanch and families in the villages about the infection of covid-19, its symptoms and prevention measures. More and more rural people can take advantage.
- **Providing means of livelihood to the rural poor during the lockdown: -** The lockdown broke the backbone of the entire rural area, draining the livelihood resources. In Rajasthan, more than half of the working people of the state work in agriculture and allied sectors. But the Panchayati Raj Institutions of Rajasthan, turning disaster into opportunity during the covid-19 crisis, made each Gram Panchayat self-reliant.
- **Panchayats to be authorized to issue curfew in case of emergency: -** Panchayats were authorized to issue curfew in case of emergency to prevent the spread of corona epidemic among the people of rural areas. Keeping in view the importance of proper social distance to stay safe from corona infection, it was ensured to deliver essential food items, medicines and other items at the doorstep of the people.
- **Health and hygiene awareness campaign: -** Cleanliness and health have always been closely related. There are many diseases that arise from dirty environment. Therefore, cleanliness is very important to lead a healthy life. Cleanliness is a good habit attached to our life. Which everyone should adopt in their life, because cleanliness can have many benefits to the life of man, both mentally and physically. Good health can make anyone's life better. Because cleanliness is the key to good health. Cleanliness has a direct impact on our health. If there is no cleanliness, then our health will also not be good. During the Corona period, people made many changes in their lives so that the virus could not even touch them. To protect against Kovid, more emphasis was laid on maintaining cleanliness so that health remains.

Conclusion: -

The Panchayati Raj Institutions of Rajasthan are playing a leading role in the fight against covid-19. The Panchayati Raj Institutions are actively engaged in the prevention of the covid epidemic as per the guidelines of the Ministry of Health and Family Welfare of the Central and State Governments and the World Health Organization. Each Gram Panchayat has implemented comprehensive precautionary measures according to its capacity and situation, to prevent the spread of infection and reduce the death rate due to covid. The Panchayati Raj system is playing a leading role in the fight against the current global pandemic Covid-19. This period of covid-19 can be said to be a real example of the unique ability of the Panchayati Raj system to convert disaster into opportunity. During the transition period of covid-19, Panchayats across the country have set an example in the construction and operation of Quarantine Centers outside village for migrant workers coming from outside. Our country is seeing its bright future only in the empowerment of Panchayati Raj institutions and decentralization of power. For this, the government is giving top priority to providing every possible strength to the Gram Panchayats.

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"The Problems of Teaching and Learning English Language in Rular Area of Selected District of Gujarat"

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Abstract:

This is the age of Technology and we have various E-recourses are available in the market. In this paper researcher attempts to bring in this issue related of teaching and learning English in colleges of Gujarat i.e. Gir Somanath, Junagadh and Porbandar. In the rular area the atmosphere also does not provide students the opportunity to speak and learn English. English language teachers make presentation, task, innovative activities, role play activities, and so on. Language act as an instrument to express effectively in various communicative situations. As we know that in 1835 Macaulay's minutes impact on English language and in 1846 I.P. Mission school established in Rajkot, Gujarat for enhancement of English language. Researcher will find out problem of teaching and learning English language via personal or telephonic interview of eminent professors and students of selected area.

Key words: ***Problems, Teaching, Learning, English language, District.***

Introduction:

Language is one of the medium of expressing our ideas, feelings and emotions. It is well known fact that the English language entered into India after arrival of the English men.Students have a lot of problems.They do not realize the importance of English as a language of communication .They have lack of confidence to speak in English language.

"English is the language of people who have probably earned their reputation for perfidy and hypocrisy because their language itself is so flexible, so often light headed with statement which appear to mean one thing one year and quite a different thing the next."

~Paul Scott

It is very sad to share, after completion of graduation most of the students couldn't speak English language due to lack of skill and trained teachers who are the familiar to the modern methods and approaches of teaching and lack of material for teaching in the classroom.

Objectives:

1.To analyze the problem of English language learners.

2.To analyze the problem of English language Teachers.

3.To find out the various problems of teaching and learning.

Hypothesis:

Students of selected district faced problem because of lack of resources.

Review of related Literature:

English Language Teaching to Rural Students: Challenges and Strategies

India is facing a serious issue of poor quality of education and there is no exception to language teaching, particularly for English language. Conditions became unmanageable in rural areas where as poor quality of English language teaching adversely affecting the growth of rural students and mar their chance of success in highly competitive world. They bear the burden of failure of education system. Reasons of incompetency of rural students in use of English language goes beyond the geographical boundaries: pedagogical issue, lack of motivation, poor training of teachers, urban centric curriculum and state apathy are the major hurdle in development of English language competency among rural students. Acquisition of mother tongue is natural phenomenon but learning of secondary language can be hampered by social, cultural background and level of awareness of students. Present paper focuses on the problem of rural student by analysing critical factors and temperamental difference between students of two different localities. Keywords: English Language, Teaching, Rural Students, Difficulties, Pedagogy, Cultural Background, Learning Environment.

English Language Education in Rural Areas: Current Issues, Complexities and Ways Forward.

Despite various challenges confronting teachers, learners and other stakeholders, English language education in rural settings remained relatively underexplored. This study reviews contemporary research on the global and local constraints confronting language teaching and learning in rural areas with a view to proposing measures for boosting the quality of education specifically for the context of Vietnam. The findings uncover a number of limitations in facilities and funding for language education, shortages of teaching staff and the deployment of English curricula. The study also reveals that such learning conditions impact significantly on students' motivation as well as the associations they develop with language learning. These problems are attributable to inequities in educational policy, financial support and endeavors to account for the discrepancies existing in different learning settings. Such insights provide important implications for policy makers, school administrators, teachers and parents in formulating approaches to tackling such issues and the complexities resulting from contextual elements.

Problems and challenges in teaching and learning speaking at advanced level.

The article deals with the problems of teaching and learning speaking, in particular those which are most relevant in the context of developing oral skills at the advanced level of foreign language proficiency. The complex nature of spoken discourse must be taken into account and reflected at each stage of the learning process. Thus, the article examines the difficulties connected with choosing the appropriate framework and approach and discusses the typical patterns of interaction in the foreign language classroom. It also examines forms of control and evaluation and suggests some speaking activities which seem most suitable for advanced language learners in the light of the above theoretical considerations.

The Importance of Learning English Nowadays

A language is a tool used to communicate with each other, so there is an understanding between the parties involved. The language itself can make it easier for us to channel ideas, ideas, feelings and many other things. In this world, many languages are used, even one country can have up to 2 languages. And in this modern world, many languages are also used by many people. Those languages used by many people is known as the English language. Even though English today is used for many things. We were starting from education, business, politics, to technology. The importance of learning English in today's times cannot be underestimated or ignored seeing English as the language spoken in most parts of the world. English does not only play a role as a communication tool but can also make it easier for us to adapt to the environment and work in the present and future.

English language learners:

It term used for a learners learning the English language there are some categories in English language learners:

EFL: English as a foreigner Learners

ESL: English as a second language learners

EAL: English as an additional language learner.

It was Originally the language of England but because of the British rule in most of all the countries of the world it has become secondary language of many British colonies like United States Canada and India. At present English is the crucial language for many countries in the world as it is not their mother tongue but it is used in various fields of knowledge and everyday life. An English language learner is a term used in some English-speaking countries such as the US and Canada to describe a person who is learning the English language in addition to their native language or any other languages they may speak.

English language teachers:

English teacher meaning someone who is English and a teacher is pronounced differently from the phrase meaning someone who teaches English. Also, in the US, English teacher doesn't mean someone who teaches the English language; it means someone who teaches reading and writing to native speakers of English in classes which are called "English classes". English classes for non-native speakers are called English language classes, or EFL, ESL, TESL, TEFL, TOEFL, or some other acronym. In America, students in English classes do not learn much about the English language.

– John Lawler Oct 22 '15

Research Methodology=

A survey is a research method used for collecting data from a predefined group of respondents to gain information and insights into various topics of interest. They can have multiple purposes, and researchers can conduct it in many ways depending on the methodology chosen and the study's goal. In the year 2022, research is of extreme importance, and hence it's essential for us to understand the benefits of social research for a target population using the right survey tool. Reasearcher has used survey based method for data collection.Researcher has taken personal or telephonic interview of English language teaching and learning.

	Telephonic	Personal	Total
Teacher	3	3	6
Students	4	5	9
Total	7	8	15

Data interpretation of Students questions:

Researcher has asked the questions about general English language. For learners, Researcher asked How you learn English language in your classroom? At that time most of learners talk about with the help of grammatical rules they learn English language. Next, researcher has asked the questions about Listening skill. For learners "How you learn English language?" And respondents reply they learn listening with story, play, novel etc…which told by teachers and they try to improve their listening skill. They couldn't use of mobile or computer because they from rular area and there were some technical problem. Next question, Researcher has asked the questions which based on Speaking skill. For learners "How you learn Speaking skills in your classroom? Respondents reply that they teacher try to give read a paragraph and then they find out the mistake of pronunciation & try to improve speaking skills. Then the next question about Reading skills is that "How you learn Reading skill?'' And learners reply that Teachers give them one paragraph and below the paragraph there were question and Teachers try to asked questions and if learners answer is wrong at that time teachers find out learner's errors. Then researcher has asked about Writing skills. For learners "How you learn Writing skill?" At that time respondent reply that they are write assignments, lecture note etc …Some time Teachers arrange competition and also gives assignment to learners. Above all questions based on the LSRW skills. Next, Researcher has asked an interesting question which is based on creation and any innovative activities. For learners "Any innovative activities done in your classroom? "At that time learners reply that they participate in role play activity, Paper reading competition, Perform dramma, Drawing competition etc.Last question which is based on the problem of teaching and learning English language. For the learners, "Which problems you face during learn English language?" At that time there was many problems which faced by both the side learners and also teachers.

Data interpretation of Teachers:

For teacher's researcher asked How you teach English language in your classroom? At that time Teachers response that they teach grammar and its rules and give exercises to learners. Then the next question researcher asked "How you teach Listening skill?" And respondents reply Teacher tell stories, plays, drama, history and some myths infront of students and then teachers asked questions to the learners about characters, themes, titles etc from the stories.

How you teach Speaking skills in your classroom? Teachers gives exercise which related to the speaking skill they asked questions and learners try to give answer at that time teachers find out errors of pronunciation Elocution and sentence structure. Sometime they arranged singing competition and also compitation. Next question based on reading skills like this "How you teach Reading Skill? At that time teachers try to read books and share his idea towards the learners and sometimes they arranged Pepar reading compitation and give homework which related to read novels, poems, etc Next questions Researcher asked to teachers is "How you teach Writing skill?" At that time respondents answered they write on the black board and they prepare lecture. Teachers gave assignment to the learners and check out the spelling mistakes and sentence structure from learners' assignments.

Last two questions which is very interested researchers asked Any innovative activities arrange for students in your classroom? At that time teachers response that they arranged so many compitation which is related with academic fields and the last very important for researcher to analyses &full fill his/her objectives asked to teachers that "Which problem you face during teach English language?" At that time teachers respond that they feel not better infront of students they couldn't use any technical instruments, sometimes they feel not better infront of classroom.

Data Analysis and Interpretation=

Researcher has collected data based on interpretation. The follow problem are describe in the detail for teaching and learning English language in selected district.

Untrained Teachers=

Some teachers have good accent, but they don't possess a good command over the language. Because teachers have lack of degree or knowledge. Also they focus or teach students only the exams points of view.Some time teacher hasn't basic knowledge of subject.

Teacher centered Approach's=

Most of the classes 75% teacher speak infront students because of this students do not get chance to speak or read in English language of in this district.And students also belong from rular area .In the classroom teacher spend most of time to teach learners and lack of chance students couldn't discuss in detail about the topic.

Lack of Resources=

Teacher faced problem to lack of resources. Language could be masterd by all the four communication Listening, Speaking, Reading, Writing skills.It need some technical sources or network connection.So students of rular area doesn't any skill .To teach any english effectively required technical support and relevant atmosphere .As a result of this, teacher who handle English classes face insurmountable difficulties.Students find it difficult to listen and to understand the English language.

Fear of Language=

Students have lack of confidence to speak in English after learning and teaching at college many years most people cannot speak the language with intelligible accuracy . Teacher has to encourage the students to talk in English only.It makes them confident but sometime students feel fear and lack of confidence.

Large size of students=

Classes size has an effect on the ability to retain effective teachers because those with large classes are more likely to seek other positions.In a country like India, classes of mixed, ability groups are feature of every small town or village size of classes everywhere is considerably large.It is reason why individual attantion is not possible to students.Teachers or professors couldn't stay attantion to each and every students.

Grammar Translation method=

Most of teachers used grammar translation method to teach students. Where teacher teach or explain everyword to students in the native language to make them understand and learn English.It faces a major disadvantages student get only limited benefit through this approach. They have no vocabulary or words.

Speed teaching=

Sometimes teachers only want to finish they course and take lecture very speedly. That's why student couldn't understand or listen difficult word or doesn't get proper meaning or concept of the topic. And students get couldn't try to catch information which is given by teachers speedly information in the classroom.

Guidance from the students=

How to motivate students to speak English has provided several issues that need to be taken into consideration. There are several factors that hinder students from speaking English in the classroom like afraid of making mistakes and lack of confidence. From the time to time teachers should give moral support to the students so that they will increase their level of confidence in using target language.

Findings:

- Develop learners.
- Improving skill and knowledge in a specific topic or task.
- Small group and one on one instruction.
- Required some technical instruments.
- Qualified Teachers
- Students should get audio material

Conclusion:

The problem of teaching and learning English language become the part of the all-over educational world. This findings and solutions are helpful for Learner and also teachers to enhance their skills and expand their knowledge in particular subjects. These all are useful to bring improvements in English language as we as learners results and also in all over the world who face the problem to learning and teaching English language and learn something and to get benefits for Learners and teachers should be aware the concept and basic Requirements to join search improvements for English language learning and Teaching.Researcher has studied the problem of English language learning and teaching English language the selected district of the Gujarat . After finding the problem of teaching and learning English language they have to need to improve in their knowledge and also method. The following suggestion can be made for the research result and future studies. What or which kind of renovation can be done in English language learning and teaching in future. Academic and education policy makers should be done about the problems encountered, solved in English language learning and teaching in this selected district.

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"SOCIAL DISPARITY AND IDENTITY CRISIS DEPICTED IN KIRAN DESAI'S HULLABALOO IN THE GUAVA ORCHARD AND THE INHERITANCE OF LOSS"

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Abstract:

The present research paper endeavors to evaluate two remarkable novels of Kiran Desai who was honored with the Booker Prize for his novel, *the Inheritance of Loss***.** It deals with social inequality found in postcolonial Indian society in the forms of racial bias, religious intolerance and caste consciousness as depicted by Desai in *Hullabaloo in the Guava Orchard* (1998) and *the Inheritance of Loss* (2006). The researcher has attempted to draw the attention of the readers towards the miserable condition of poor people who have to confront the problem of identity crisis due to alienation, globalization, urbanization, migration and loss of cultural values. In spite of being a woman, Kiran Desai has competently exposed the mind of young man, Sampath Chawla who longs for running away from the noisy life of Shahkot and finally finds solace in a guava tree. The novel, *Hullaballoo in the Guava Orchard* demonstrates the modern generation's detached agitation because of dislocation, loss of identity and their continuous search of gaining the originality through the character of Sampath. From *the Inheritance of Loss,* the researcher tries to point out the burning issues of postcolonial India such as exploitation of women, mimicry, problems of immigration, multiculturalism, postcolonial grievances and anger, communal riots, racial conflicts, love, diasporic experiences and so on. Thus, Desai's both these novels have played a major role as an eye-opener for the readers to bring desired transformation in Indian society that finally prove her status as a significant novelist in Indian English Literature.

Keywords: hybridity, marginalized, globalization, mimicry, diaspora, migration

Introduction:

Indian English Literature marked the beginning of new era with so many young literary writers came forward during the eighties and nineties including Vikram Seth, Vikram Seth, Upamanyu Chatteijee, Rohinton Mistry, Gita Hariharan, Jhumpa Lahiri, Arundhati Roy, Kiran

Desai and Arvind Adiga who have brought the Indian English novel on the map of the world. Kiran Desai is a gifted Indian novelist who is the daughter of the celebrated Indian English novelist, Anita Desai. She took her schooling in India, England and finally in the United States. Kiran Desai is the second woman novelist of India after Arundhati Roy who was honoured with the Man Booker Prize in 2006. As a novelist, Desai has written a number of appealing works such as *Hullabaloo in the Guava Orchard*, *the Inheritance of Loss, WinQSB*, *India Pack-2003*. But the researcher has preferred only two well-known novels of Desai for this study.

Hullaballoo in the Guava Orchard

The world started noticing Desai's literary talent with the publication of her first novel, *Hullabaloo in the Guava Orchard* in 1998. With this publication, Desai establishes her recognition as a spokesperson of Indian English literary writers who have lived as migrants. This novel is so admired all over the world that it has been published in many episodes in the New Yorker and has been incorporated in the Vintage Book of Indian writing. Because of this novel, Desai was rewarded with the Betty Trask Awards in 1998. While reading an article from the Times of India about a well-known saint who has been staying in a tree for many years struck her mind to write this novel. The novel, *Hullabaloo in the Guava Orchard* narrates a story about how Sampath Chawla, a day-dreamer suffers from a sense of disgrace and aloofness from his society, his neighbors, and even from his own family.

Desai's *Hullabaloo in the Guava Orchard* makes the readers aware about various aspects responsible for the disjointed relations in postcolonial Indian society. The novelist has wonderfully portrayed various forms of human relations in the modern society such as father and son, husband and wife, father and daughter, mother and son, government and public etc with the postmodern attitude but with humor. The major characters of this novel including Sampath Chawla, Mr. R.K.Chawla, Kulfi and pinky who face problems like isolation, displacement, complex relationships, identity crisis, globalization and materialism that invite misery, dissatisfaction and has to seek refuge in dream world.

The hero of the novel, Sampath has been depicted as a daydreamer who is often found lost in his imaginative world overlooking his family. He even prefers to live in isolation that finally makes himself powerless to deal with social problems or to build up good social relationship among people. He remains completely insensitive towards his father, his mother and his sister. Desai has demonstrated how later in the novel Mr. Chawla wants to take advantage of Sampath's fame as 'Monkey Baba' in making money. While Kulfi is presented as almost insane woman who does not even care for Sampath's future and spends her most of time in observing nature. Thus, neither Sampath's parents nor his society even attempt to understand his emotions as a result of which he leaves his home and settles in the guava tree away from the hectic life of Shahkot. Sampath is so much worried and is quite unlike others as he is tired from his routine way of living. He does not want his job and the frantic way of living any longer. He wanted an open space and to be left alone. After climbing on the tree Sampath thought,

> This was the way of riches and this was a king's life, he thought…and he ached to swallow it whole, in one glorious mouthful that could become part of him forever. Oh, if he could exchange his life for this luxury of stillness, to be able to stay with his face held towards the afternoon like a sun flower and to learn all there was to know in the orchard: each small insect crawling by: the smell of the earth thick beneath the grass; the bristling of leaves; his way easy through the foliage; his tongue around every name. (Desai, 51)

This novel shows that Sampath has been unable to establish his true identity due to so many expectations of his family and society. His lack of interest in study or work and having weird necessities, wishes and emotions make his father angry. He is often rebuked by calling him "a cross between potatoes and human being" (26). Even at post-office, he does not feel interest at any work and is often isolated because of his fanciful nature. He just spends his time in sorting out the letters and reading the personal matters of people from them. It is Mr. Chawla, who expresses his serious concern about the future of Sampath before his family,

> Progress! Ever since he was born, this boy has been progressing steadily in the wrong direction. Instead of trying to work his way upwards, he started on a downward climb and now he is almost as close to the bottom as he could ever be… He is not taking any route, I tell you. He has missed the route altogether. He is just sitting by the side playing with flies… What is the matter with this family? I am the only one with any sense of responsibility, any idea of the way things work in this world." (Desai, 26)

Through this novel, Desai has magnificently uncovered the psyche of modern man for escaping from the hard realities of life and find comfort on the lap of nature. Though he wants to get rid from the responsibilities of the hectic life and to be alone, people forcefully make him a holy man against his wish. He denies to come down from the guava tree although he is much requested and insisted by his family members. The end of this novel raises many questions into the minds of the readers like what happened with Sampath at the end. Did he gain Nirvana? Was Sampath a human being or monkey? The book contains a huge sense of humor, a strong local taste and minute description of characters from daily life.

The Inheritance of Loss

The Inheritance of Loss was the most loved and esteemed novel of Desai in the world which was published in 2006. Desai took almost seven years to get published in market after her first novel, *Hullabaloo in the Guava Orchard* (1998). For this novel, she was honored with the Man Booker Prize in 2006 and became the youngest to win this award. This novel provided her incredible fame by winning the National Book Critics Circle Fiction Award in 2007 and Vodafone Crossword Book Award in 2006. The novel is set in Kalimpong, the home of her aunt, Gujrat which is the native of her father, and America where she finally settled.

Desai has skillfully narrated two correlative stories of displacement in this novel. The first story is about a retired judge, Jemubhai Patel who is having a soft spot for the Western manners and rituals, lives with his granddaughter Sai in Kalimpong. While the second story focuses on Biju, a son of Jemubhai's cook who lives in New York as an illegal migrant. In *the Inheritance of Loss*, Kiran Desai exposed many social evils such as exploitation of women, multiculturalism, mimicry, immigration issue, postcolonial grievances and fury, communal riots, racial conflicts, love, diasporic experiences and so on. This novel has been described with the third person narration that includes fifty-three chapters. The main characters of the novel are Jemubhai Patel, Sai, His Cook, and Cook's son, Biju. In this novel she has not only exhibited the sense of loss of identity, culture and traditional values in the postcolonial India but also the internal struggle among various communities in India.

So far as the question of identity is concerned, Desai portrays the deplorable situation of Jemubhai in England. Jemubhai Patel goes to England for higher studies where he confronts badly the racial bias. The Britishers have strong abhorrence against the black and brown people and consider them merely as slaves. Here, Desai reveals how Jemubhai was detested by the White people due to his colour, poor accent and smell. Because of his black colour and Indian origin, Jemubhai is given a room on rent and after visiting many homes lastly he gets a room from Mrs. Rice.

> He failed to make a courageous gesture outward at a crucial moment and
> found, instead, that his pusillanimity and his loneliness had found fertile soil.
> He retreated into a solitude that grew in weight day by day. The solitude
> became a habit, the habit became the man, and it crushed him into a shadow.
> But shadows, after all, create their own unease, and despite his attempts to
> hide, he merely emphasized something that unsettled others. (Desai, 39)

The novel describes how the young and cute girls hold their noses while passing from him in order to get rid from his stinking. Jemubhai finds himself surrounded with odd circumstances that control his personality to develop as a cultured man and he is constantly disheartened. But Jemubhai has to bear the problem of identity crisis not only in England but also in India because of his poor accent and proper British etiquettes. He tries to mimic the Britishers, their cultures, their manners, their language in order to get a respected position among the White people. Therefore, he follows a hybrid culture; a combination of the colonized and the colonizer's cultures. But that becomes a problem for him when even returning from England, his hybridity continues throughout his life as a result of which he appear to be continually seeking for his true identity. When Jemubhai returns India, he develops too much hatred for Indian culture and its people. In imitating Britishers, Jemubhai totally forgets his culture who now even eats Indian dish like chapatti and puri by using fork and knife instead of eating with hands. *The Inheritance of Loss* depicts how Jemubhai imitates the English people in his daily time-table,

6:30: he'd bath in water that had been heated over the fire so it was redolent with the smell of wood smoke and flecked with ash. With a dusting of powder he graced his newly washed face, with a daub of pomade, his hair. Crunched up toast like charcoal from having been toasted upon the flame, with marmalade over the burn… 8:30: he rode into the fields with the local officials and everyone else in the village going along for fun… 2:30: after lunch, the judge sat at his desk under a tree to try cases, usually in a cross mood for he disliked the informality… 4:30: tea had to be perfect: drop scones made in the frying pan. 5:30: out he went into the countryside with his fishing rod or gun. (61-62)

In the craze of following the British life-style, he beats his wife savagely and treats her just his assets. He feels a strong hatred for her all the behaviors. He forces her to develop the

British etiquettes. He does not speak to her because of lacking English manners and does not even ready to see the face of his daughter. Jemubhai also hires a British tutor Miss Enid Pott with the aim of teaching Nimi English manners. The problem for Jemubhai is that he can live neither as Indian nor as British and has to fight hard for his survival. His hybrid way of life does not only influence himself but other characters of the novel also such as Nimi, the cook, Sai, Gyan and Jemubhai's father.

Most of action of the novel deals with the theme of culture conflict that the author has presented efficiently through her various characters. Gyan's behavior with Sai changes because of the movement of Gorkhaland and his attention shifts from his love to his fight for race. The political disorder incites Gyan to abandon Sai. As a colonized, Gyan believes that he teaches Sai who was grown in European culture knows only English and Pidgin Hindi and considers Indians inferior to them. Gyan thinks that there are many reasons for developing disgust against Sai she does not squat down on the ground in waiting for a bus, she goes to temple without religious faith, and she cannot chew a *paan,* and never tasted sweets in *mithaishop.* But the main reason of crack in the relations between Sai and Gyan is social disparity since Sai belongs to the upper class while Gyan is from a poor Nepali community.

The Inheritance of Loss presents a number of scenes of March of the GNLF supporters, their road blocking, strikes, and damaging the government property because of their rage towards Indian government. The leader of GNLF points out how their community has been experiencing harsh shame and unfair since India became sovereign nation in 1947. He inspires people to revolt because they have been faithful soldiers for years and fought the First and the second World Wars in many regions like East Africa, Egypt, the Persian Gulf, Europe, and Syria yet they are not rewarded properly or given any respect. Desai demonstrates the social disparity and injustice towards the Gorkha community in India through the fiery speech of the GNLF leader.

Here we are eighty percent of the population, ninety tea gardens in the district, but is even one Nepali-owned? No. Can our children learn our language in school? No. Can we compete for jobs when they have already been promised to others? No. In our country, the country we fight for, we are treated like slaves…We are laborers working barefoot in all weather, thin as sticks, as they sit fat in managers' houses with their fat wives, with their fat bank accounts and their fat children going abroad…We must unite under the banner of the GNLF, Gorkha National Liberation Front. We will build hospitals and schools…We will provide jobs for our sons. We will give dignity to our daughters carrying heavy loads, breaking stone on the roads. We will defend our own homeland…This is where we were born, where our parents were born, where our grandparents were born. We will run our affairs in our own language. If necessary, we will wash our bloody kukris in the mother waters of the Teesta. Jai Gorkha. (159)

Desai has also portrayed how the group of the GNLF boys spread horror in their own country in search of new land for them. In rage they have destroyed nearly all the government assets in Kalimpong such as the government rest house, forest inspection bungalows in entire district, the circuit house and the house of the Chief Minister's niece by setting them on fire. They throw jeeps into the valley, and burn other vehicles as a result of which the fire reaches to the bamboo forest. The agitator express their dislike and discontent towards the government through holding new posters in market and painting various slogans on the walls of the government offices and shops like, "We are stateless…It is better to die than live as slaves. We are constitutionally tortured. Return our land from Bengal (126).

Conclusion:

Kiran Desai as renowned novelist has depicted the multicolored Indian culture and the global complexities of human life in both *Hullabaloo in the Guava Orchard* and *the Inheritance of Loss*. Both these novels have represented the current issues such as egotistical family, escapism, superstitions, poor public services, degradation of environment, creating gurus, imposition of responsibility by society, migration, loss of identity, globalization, racial bias, hybridity, a search of freedom, economic inequity, terrorism, colonialism, belongingness and multiculturalism. The novelist has used rich and remarkable language with complete display of setting and typical Indian characters in both these novels. Talking about *the Inheritance of Loss,* the theme of loss runs throughout the novel since all the characters of the novel inheritate nothing but loss at the end. Desai has wonderfully portrayed the lives of confused people who are often found puzzled about their own identity because of the colonial influence. Both these novels will be an eye-opener for the readers in order to establish an ideal society where everyone is given equal rights in all spheres and his sentiment should be respected.

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"Financial Inclusion and Fintech solutions in sailing through the Covid 19 Pandemic"

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Abstract

Financial inclusion players are casting the net wider as it is no longer an issue of being a goal in itself, but also a means to an end. Financial inclusion is more of an enabler and accelerator of economic growth due to its multiplier effect. Proper financial inclusion implementation contributes to the economic development and stability of a country and support the achievemnt of the highly touted United Nations sustainable Development Goals. Financial inclusion aids the achievement of at least 8 of the sustainable goals out of the 17 goals. In supporting the same, the World Bank Group (WBG) aims to set up the remaining 1.7 unbankables with the bankable potential to access basic financial service options. However, with the current on going Covid 19 pandemic this dream may become unfulfilled as there several economic and social factors affecting the financial service providers in bringing their products to the last mile. The isolation and restriction confinments are pausing sevral challenges that creates heavy stubmling blocks within the roadmap of achieving total financial inclusion. There is need to incoporate the excluded segments into the main financial system grid. This paper discusses how the financial inclusion efforts through Fintech is advancing the fin-Inculusion despite the on going pandemic. This looks into how the highly hit secluded and remotest areas are still gaining access to advances, savings, payments, remittances and other financial options which allows minimal physical contact. Fintech solutions gives the potential on how the stakeholders may conduct in embracing digital delivery channels that assists the government to quickly and securely aid the vunerable consumers with cash dismbursemnt and other emergency liquidities in easing their financial problems.

Key words: Fin Tech, Financial inclusion, Covid 19 pandemic, Tailored Financial Services

Introduction

Financial inclusion has gone beyond being a short term goal in itself, but it is also a means to an end as it contributes to the achievement of an economic growth (Appaya, 2021). The world Bank Group (WBG) perceives financial inclusion within the lens of triple dimensions of access, usage and quality of financial service options availaible in a country. Due to some factors prevailing in a particular country, the extent of access, usage and the quality of financial services is compromised. This create barriers that exclude some segments of the population fom accessing financial service options. In an Indian context Dr. K.C. Chakrabarty (2011) defined financial inclusion being a process of providing access to the financial services and products for the most vulnerable groups such as people from low income and weaker sections in the society at a very low affordable cost in a proper and transparent way by recognised institutional participants. While Burkett and Sheehan (2009) defines financial exclusion as that process where by a person/organisation lacks or being denied access to affordable, appropriate and fair financial products and services. As a result their ability to participate fully in social and economic activities is reduced as their financial hardships increases.

Fintech has a potential to reduce the operational and financial service acquisition cost while increases speed and accessibility. This innovation also allows the financial service providers to tailor made the financial service options that suits the need and off take them to formal financial system. Fintech innovation democratizes the access to finance and sets the world to achieve financial inclusion progress through the turbulent Covid 19 pandemic period. Fintech is helping accessibility of financial services to an increased number of people (almost 1.7 billion adults) as it is reported by the World Bank that "Over the last decade, 1.2 billion previously unbanked adults gained acess to financial services and the unbanked population fell by 35%, primarly boosted by the increase in mobile mney accounts" (World Bank, 2021). This paper discusses how the financial inclusion efforts through Fintech is advancing the fin-inculusion despite the on going pandemic. This looks into how the highly hit secluded and remotest areas are still gaining access to advances, savings, payments, remittances and other financial options which allows minimal physical contact.

Fintech solution concept: Easing access in the pandemmic

Fintech refers to “digital technologies that have the potential to transform the provision of financial services spurring the development of new or modify existing business models, applications, processes and products” (World Bank, 2020). They include technologies embeded in web, mobile, cloud services, machine learning, digital identification and application programming interfaces that close some gaps in efficient and effective delivery of financial service on scale and to the poor. Fintech solutions are mostly characterised by the new entrants in the financial sector that specialise in offering digital financial services of digital payment provision, digital insurers, digital only banks as well as the peer to peer lending platforms. This is a great competitive advantages that empower excluded segments especially those in lockdown and other Covid 19 restrictions to still access the financial service with their confinments and upholds financial inclusion goals.

Objectives

The main aim of this paper is to discuss the role of fintechs in financial inclusion during the pandemic period of Covid 19

Specific objectives

1. To discuss the contribution of fintech solutions towards achievement of financial inclusion in the on going Covid 19 pandemic.
2. To analyse the factors determining the adoption of fintech solutions during the pandemic period of Covid 19.

Factors influencing adoption of the fintech solutions during the pandemic

Akinwale and Kyari (2020) finds that percived usefulness, perceived ease of use, service trust and social influence have positive and siginificant influence of fintech adoption of the end users in Lagos, Nigeria. Addition to this the study also reveals that user’s attitude towards fintech services is positively significant in influencing the adoption of finitech solutions.

Kavitha et al (2020) in their study of factors that infuluence fintech adoption finds that conducive, adaptability and security are the main factors that influence the adoption and usage of Fintech. Amongst the three, conducive factor is the most enabling and influencing factor for usage and adoption of Fintech among bank customers who are under some restrictions.

In investigating the factors affecting adoption of fintech in financial institutions, Bhaskaran (2021) finds that there is a postive relationship between the ease of use and fintech's adoptiojn and investment decisions in cloud funding and between the level of risks when adapting to fintech.

Khatun and Tamanna (2021) finds that effort expectancy, social influence, facilitating conditions, perceived reliability, and the perceived added valeu has a positive influence on the behaviour of customers to adopt fintech solutions. In addition to this they also specified other factors like age of the respondents has a siginificant influenc effect in determining the adoption under restricting options.

Slazus and Bick (2022) identifies six influencing factors that positively enables the adoption of fintech in South Africa and they included utility, socio economic factors, mobile devices available, trust and being youth (age).

Fintech contributions on "digital first" while embracing financial inclusion in the covid 19 pandemic period

Three major areas that the fintech industry has proven to be helppful in this Covid 19 pandemic are the workable financial service access and affordable solutions in mobile money service, Government to affected persons payments and cross boarder remittance service delivery. These digital delivery channels have upheld deployment of cash transfer transaction with minimal or very limited physical contact. Fintech innovations has enabled the financial service providers in the ongoing Covid 19 pandemic to offer digital financial sevices which potentially reduces the cost, increases the speed , security and transparancy. There is also a great potential for fintechs to provide sophiticated digital lending and digital insurance through mobile money service as per the case of Sub-Saharan Africa.

"Mobile connectivity has never been more important than during a global pandemic. In 2020, as Covid 19 spread quickly across borders, governments and the mobile industry came together to enact policy and regulatory changes that would facilitate wider access to digital services for populations who need them most. This collaborative effort and rapid response anabled people worldwide to remain connected in the face of necessary measure to control the spread of Covid 19" (GSMA, 2021). In this effort a lot of changes took place in order to facillitate ease of financial service access during the pandemic and it included changes in the areas of Know Your

Customer (KYC) relaxation, higher and transaction wallet limits, partial fee waiver. It sholuld be noted that relaxation of KYC to embrace the digital form allowed the end users to go through easier on boarding process that intends to expand access to simple financial services. As a result this increased the use of digital payments that reduced carrying of cash to mitigate the risk of getting Covid 19 through physical interactions and cash handling. In addition to the bold step taken by the stakeholders during the management of the pandemic crisis, it gave them a chance to understand the impacts and opportunities of Know Your Customer (KYC) regulatory policy changes during the Covid 19 pandemic that would serve the customer better.

As Covid 19 is sweeping around the globe, fintech solutions stakeholder leadership priorities are shifting gradually, they are emphasising the need for digital transformation more than ever before. This can be noted in black and white through the Institute of International Finance and Deloitte report which specifies that, "Covid 19 has generated leadership and organisational support by highlighting the need for digital transformation as a means to reach customers and maintain operational resilience" (Fintech Futures, 2020).

Conclusion

Financial inclusion is being portrayed as a going concern through the adoption of fintech solutions, that are enabling the end users to still access and afford financial service options within the confinments of Covid 19 pandemic restrictions. Through the use of fintech solutions both endusers and financial service providers are able to discharge their respective roles and duties. This paper has demostrated how fintech solutions have enabled the advancement of financial service access and affordability despite the on going Covid 19 pandemic. Through the digital platforms provided by fintech firms, customers are able to transfer funds, make payments, do savings and remit some funds across the boarders. Therefore, it becomes relevant for stakeholders to create more prevailing environment of easing financial services access with minimal contact as we fight on the pandemic. In this way an economic growth is possible through serving the last mile financially.

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COMPARATIVE ANALYSIS OF CAPIAL STRUCTURE OF SELECTED STEEL COMPANIES IN INDIA

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ABSTRACT

Today business organization use variety of sources for collecting funds. All the organization used the way of collecting fund as per their paying capacity, degree of risk, size of capital etc. An unplanned capital structure may often lead to failure and bankruptcy of a firm. Since there is no specific optimum debt equity mix, companies keep changing the pattern to meet its objective. This study try to examine, analyze and discover the industry benchmark how capital structure play an important role in growth of company. Researcher has taken 5 years data of 5 companies of steel industry for analysis. By using, the technique of average and ANOVA analysis has been done. Lastly, some suggestions have been given by researcher which companies and investor can follow. Hence the researcher may contribute new way to companies for capital structure decision.

INTRODUCTION

One of the most important determinants for success of any firm is capital structure. Mixture of various components of capital known as capital structure. It is consider equity share, preference share, long term borrowing, reserve and surplus etc. Capital structure decision influence by many factor 1) nature and size of a firm 2) cost of capital 3) sales 4) flexibility 5) capital market situation 6) control 7) Government policy 8) floatation cost.

Capital structure which gives maximum benefit to owner of the business is considered as ideal capital structure. To constitute capital structure many decision involves

- Types of securities to be issues
- Ratio of securities

Levered capital structure is risky but it gives more benefit to the owner while unlevered capital structure is riskless but it gives less benefit to owners. This study shows the capital structure analysis of selected steel companies listed in NSE.

1. INDUSTRY BACKGROUND

Steel is very important for development of any economy in the present day. It is foundation of human civilization. Indian steel industry is important growth of the countries economic and standard of living of the people. It is play significant role in traditional sectors, such as transportation, constructions, automobile, industrial application, etc. India was the world's second largest steel producer with production standing at106.5 MT in 2018. The steel sector has been a major contributor to India's manufacturing output. The Indian steel industry is very modern with state-of-the-art steel mills. It has always strived for continues modernization and up gradation of older plants and higher energy efficiency levels. National steel policy (NSP) 2017 implemented to encourage the industry to reach global benchmarks. Easy availability of low-cost manpower and presence to encourage the industry to reach global benchmarks.

According to data released by department for promotion of industry and internal trade, the Indian metallurgical industries attracted FDI to the tune of US$ 11.30 billion in the period April 2000-march 2019. So steel industry become very important for development of country. So for that point of view research on such an industry become necessary.

The ministry of steel is facilitating setting up of an industry driven steel research and mission of India (SRTMI) in association with the public and private sector steel companies to spearhead research and development activities in the iron and steel industry at an initial corpus of Rs. 200 crore. There is huge scope for growth is offered by India's comparatively low per capital steel consumption and expected rise in consumption due to increase infrastructure construction and the thriving automobile and railways sectors.

2. LITERATURE REVIEWS

Pradip kumar (2018) studied the relationship between financial leverage and profitability in Indian steel industry. Two leading steel companies SAIL and TATA steel ltd were selected for the purpose. It was found in this study that there was a highly negative correlation between financial leverage and profitability in Indian steel industry. So, Indian steel Industry needs to reduce its debt capital in order to increase its profitability.

Kolluru sarath Chandra and C.S. Udhayakumar (2017) examine the capital structure of firm impacts the performance. Researcher concludes that leverage had no significant impact on the financial performance of firm in the wholesale trading and manufacturing sectors.

Lilian Njeri Gichuhi (2016) the main objective of the study was to check the connection amongst capital structure plus profitability of listed firms at Nairobi Securities Exchange. profitability.It was found that the firms utilized debts which minimized their cost of financing and operational costs18.

Mohan kumar M S and Dr Aswatha Narayana (2007) studied the pattern of the capital structure of cement and steel industry and also relationship between several pertinent aspect of relation to capital structure of cement and steel industry. This study considered data of 5 years of selected 5 steel and 5 cement companies in India. The study used tools like averages, one way anova & T test to analysis relationship. It was found that there is significant difference of the average debts of the steel industry and cement industry.

3. OBJECTIVE OF THE STUDY

To analyses and compare capital structure ratio of selected steel companies in India.

4. RESEARCH METHODOLOGY

To conduct research, the researcher has collected data of capital structure of 5 selected steel companies from its financial reports of last 5 years from 2014-15 to 2018-19. Again website of steel companies, different periodicals published by the sector and research article has been used. The collected data have analyzed thought descriptive analysis. Capital structure has been measured through total debt equity ratio, return on capital employed, and return on assets ratio. These ratios are analyzed on the basis of average and one way ANOVA technique.

Following companies were chosen for the study;

- Tata Steel Limited (TSL)
- JSW Steel Limited (JSW)
- Jindal Stainless Limited (JSL)
- Technocrat Ind (TCI)
- Steel Exchange (SEIL)

HYPOTHESIS

The following hypotheses have been conducted to complete the paper.

H_0 There is no significant difference capital structure ratio among selected steel companies in India

H_1 There is significant difference in capital structure ratio among selected steel companies in India.

SCOPE OF THE STUDY

The present study was confined and Highlights the capital structure of the steel industry in India through the published data. The capital structure of the steel industry was evaluated on the parameters like debt equity ratio, return on capital employed, return on total assets etc. Researcher taken into consideration 5 companies of steel industry and 5 years of data.

5. DATA ANALYSIS AND INTERPRETATION

TOTAL DEBT TO EQUITY RATIO:

To appraise the capital structure of the company total debt to equity ratio is very important tool. From the creditors and owners point of view this ratio has important implication in the business finance.

Null Hypothesis: There is no significant difference between total debts to equity ratio of the selected steel companies.

Alternative Hypothesis: There is significant difference between total debts to equity ratio of the selected steel companies.

COMPANY	TATA	JSW	JINDAL	STEEL EXCHANGE	TECHNOCRAFT
Mar '19	0.38	0.91	1.18	-6.19	0.66
Mar '18	0.41	1.14	1.58	-8.98	0.61
Mar '17	0.56	1.38	2.94	13.07	0.42
Mar '16	0.41	1.55	-15.93	2.24	0.47
Mar '15	0.36	1.03	-60.16	2.86	0.27
Average	0.424	1.202	-14.078	0.6	0.486

ANOVA SUMMARY

Groups	Count	Sum	Average	Variance
TATA	5	2.12	0.424	0.00623
JSW	5	6.01	1.202	0.06787
JINDAL	5	-70.39	-14.078	723.64312
STEEL EXCHANGE	5	3	0.6	75.29465
TECHNOCRAFT	5	2.43	0.486	0.02423

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	872.868344	4	218.21709	1.36550205	0.281200551	2.866081
Within Groups	3196.1444	20	159.80722			
Total	4069.01274	24				

Total debt to equity ratio of JSW is higher than all other companies throughout the period of the study. But ideal debt to equity ratio is around 1 to 1.5. It shows investing in this company is less risky for the lenders because the business isn't highly leveraged or primarily financed with debt. TATA, STEEL EXCHANGE, TECHNOCRAFT has debt equity ratio nearby zero. This often means the business hasn't relied on borrowing to finance operations. Investor not prefers to invest in such company with a very low ratio because the business is not realizing the potential profit or value it could gain by borrowing and increasing operations. As well as JINDAL Company show negative total debt equity ratio. It indicates that the value of the company is negative. It means company's liabilities are more than its assets. So it is not advisable to invest in this company.

Since the P value is more than 0.05 and F value < F crit value, so the null hypothesis is accepted at 5% significant level. Hence, it is concluded that there is a no significant difference between the mean total debts to equity ratio of selected steel companies.

RETURN ON ASSETS RATIO (ROA):

Return on assets ratio shows how effectively company can earn a return on its investment in assets. It shows how efficiently a company can manage its assets to produce profit during a period. ROA is most useful ratio for comparing companies in the same industry.

Null Hypothesis: There is no significant difference between return on assets ratio of the selected steel companies.

Alternative Hypothesis: There is significant difference between return on assets ratio of the selected steel companies.

Return on Assets

COMPANY	TATA	JSW	JINDAL	STEEL EXCHANGE	TECHNOCRAFT
Mar '19	585.11	146.4	51.64	12.02	306.5
Mar '18	510.87	115.98	49.07	16.86	264.76
Mar '17	511.31	100.28	42.96	39.25	242.74
Mar '16	725.65	844.37	-25.46	47.92	205.46
Mar '15	686.4	1,032.60	-7.64	64.05	186.41
Average	603.868	447.926	22.114	36.02	241.174

ANNOVA SUMMARY

Groups	Count	Sum	Average	Variance
TATA	5	3019.34	603.868	9802.4651
JSW	5	2239.63	447.926	205243.84
JINDAL	5	110.57	22.114	1295.3881
STEEL EXCHANGE	5	180.1	36.02	470.20735
TECHNOCRAFT	5	1205.87	241.174	2275.2059

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1300751.54	4	325187.88	7.4214292	0.00077895	2.866081402
Within Groups	876348.414	20	43817.421			

Total	2177099.95	24				

This analysis shows that TATA co has highest ROA as compare to all other company during the study period. It shows that company was most effectively manage its assets to produce greater income. The average ROA of JSW is 447.926 which were considered second highest ratio of selected steel companies after the TATA co. that is shows the upward profit trend in the company. ROA of JINDAL CO in the year 2014-15 and 2015-16 is negative. That shows during that period the business is unprofitable for as long as the negative return on assets persists, after that it shows positive and increasing ROA that show that company started gaining again on its investment of assets.

Since P value is less than 0.05 and F value > F crit , H_o means null hypothesis rejected at 5% significant level. That means there is significant difference between return on assets ratio of the selected steel companies.

RETURN ON CAPITAL EMPLOYED

Return on capital employed is measures how company efficiently invest its capital to gain more. It is a very important measurement of return. This ratio is often used by investors when screening for suitable investment candidates.

Null Hypothesis: There is no significant difference between return on capital employed ratio of the selected steel companies.

Alternative Hypothesis: There is significant difference between return on capital employed ratio of the selected steel companies.

COMPANY	TATA	JSW	JINDAL	STEEL EXCHANGE	TECHNOCRAFT
Mar '19	19.28	23.07	13.58	-0.99	13.74
Mar '18	14.39	18.27	15.33	-3.83	16.55
Mar '17	10.95	15.3	12.01	5.51	16.8
Mar '16	9.03	7.29	3.28	15.74	17.99
Mar '15	9.25	12.72	-0.33	17.44	14.44
Average	**12.58**	**15.33**	**8.774**	**6.774**	**15.904**

ANNOVA SUMMARY

Groups	Count	Sum	Average	Variance
TATA	5	62.9	12.58	18.6286
JSW	5	76.65	15.33	35.00145
JINDAL	5	43.87	8.774	47.40433
STEEL EXCHANGE	5	33.87	6.774	92.11873
TECHNOCRAFT	5	79.52	15.904	3.09943

Source of Variation	SS	Df	MS	F	F crit
Between Groups	321.5163	4	80.37907	2.047848	2.866081
Within Groups	785.0102	20	39.25051		
Total	1106.526	24			

ROCE is a great ratio to find out whether a company is truly profitable or not. In this analysis JSW AND TECHNOCRAFT ratio is highest that means they gain more on capital employed. ROCE can increase because of increase in EBIT or decrease in Equity or decrease in non current liability. Investor are interested in the ratio to see how efficiently a company uses its capital employed as well as long term financing strategies. ROCE ratio of all the companies increasing during the period except STEEL EXCHAGE Company

Since P value is more than 0.05 and F value < F crit value, H_0 **means** null hypothesis accepted at 5% significant level. That means there is no significant

FINDINGS AND CONCLUSION:

Capital structure is one of the most important determents for success of any business. After above discussion it may conclude that in steel industry the companies having both high and low debt equity ratio are not desirable. JSW has ideal debt equity proportion. ROA ratio of TATA co is highest among all the companies during the period that shows that company effectively manages its assets to gain more benefit. JSW and TECHNOCRAFT gain more on capital employed by companies. It is found that there is no significant difference between Total debt to equity ratio and ROCE ratio of selected steel companies in India. There is significant difference between ROA ratios of selected steel companies in India. In order to compete with global economic scenario and to sustain its place, steel industry needs to monitor its capital structure continually and take financial decision rationally.

SUGGESTIONS

Proper management of capital structure is most important for the success of any concern. Because the success of a concern at great magnitude is determined by how it manage debt and equity. Biggest challenge for manager of the fund is not just procurement of funds but also its effective utilization. Some companies still fail to achieve success even with lots of funds and right business idea. This paper give insight about capital structure of steel industry and help management of those sectors to make optimum capital structure to create value of their firm.

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CUSTOMER SATISFACTION IN BANKING SECTOR - A CASE STUDY OF STATE BANK OF INDIA

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ABSTRACT:

Now a days banking has changed because banking services are no more based on brick and mortar structure. Due to continuous growth of technology there is increasing customer base and evolution of alternate banking channels has changed the way of banking services, so the customer satisfaction. Banking is a customer-oriented service industry and customer satisfaction has become the most important aspect of any banking business due to immense competition. The concepts and determinants of customer satisfaction has changed significantly as transition has taken place from traditional to modern banking. Banking industry is the service industry and provides various financial services to its customers. Indian banking industry is rendering their services according to the directions of Reserve Bank of India. As banking industry is service providing industry thus customers' satisfaction is vital in its business. This study tries to get various problems or satisfaction of state bank of India Bank customers in regarding physical resources, courteous services, committed services and assurance etc. From the present study, it is expected that servqual dimensions will have significant relationship with customer satisfaction and mostly customers will be satisfied with the banking services since state bank of India Bank provides best quality services and identifies and fulfils the need of its customers.

KEY WORDS: ***Customer satisfaction, Banking sector, technology; Traditional and Modern banking, responsiveness, state Bank of India.***

INTRODUCTION:

In the age of globalization, accomplishing the higher level of customer satisfaction is the challenging task especially in the service sector. In order to face this challenging task, many organizations have started to improve their service quality. Service quality is one of the serious components in any service sector because service quality helps to maintain competitive advantages in the market place. Therefore, service quality is the strategic tool to reinforce competitive advantages and increase profitability in business (Tam, 2004). So many service sectors are using this strategic component to attract and retain customers. Hence, service quality is determined through customer satisfaction and customer satisfaction is determined through customer loyalty. Similarly, in order to provide superior services to the clients, at first service providers must understand how clients perceived and evaluated their services. After that, service providers can assume clients are facilitated by various services provided by service sectors (Zeithaml et al., 2002).Affinity between both service quality and customer satisfaction is highlighted in empirical research (Bitner et al., 1990). Therefore, relationship between customer satisfaction and service quality is very critical in service sector like banking. In case of banking sector, clients are attracted by high quality services. Moreover, advancement in technology helps banking sector to upgrade their service quality (example: ATM, Online Banking, Mobile Banking, and Visa card). The point is that clients are loyal to those products which have a greater value as compared to those of competitors'. Thus, banks can earn higher profit if they are one step ahead of their competitors in terms of services provided by them. For this reason, every banking institution should focus on service quality so as to satisfy customer and retain customer loyalty.

ORIGIN OF SBI

The roots of the State Bank of India lie in the first decade of the 19th century, when the Bank of Calcutta, later renamed the Bank of Bengal, was established on 2 June 1806.The State Bank of India (SBI) is an Indian multinational, public sector banking and financial services statutory body, Bank of Calcutta, 27 January 1921, Imperial Bank of India and 1 July 1955, State Bank of India. State Bank of India Headquarters is Mumbai, Maharashtra. State bank of India chairperson is Smt. Arundhati Bhattacharya and product is Consumer banking, corporate banking, finance and insurance, investment banking, mortgage loans, private banking, private equity, savings, securities, asset management, wealth management, credit cards. Government of India is owner and Members around 286. The State Bank of India (SBI) is an Indian multinational, public sector banking and financial services statutory body. It is a government corporation statutory body headquartered in Mumbai, Maharashtra. SBI is ranked as 236th in the Fortune Global 500 list of the world's biggest corporations of 2019.

REVIEW OF LITERATURE:

1.SukanyaKundu, Saroj Kumar Datta(2015)- In their research paper titled 'Impact of trust on the relationship of e-service quality and customer satisfaction' the purpose of this paper is to find the role of trust as a mediating variable between e-service quality and customer satisfaction in internet banking. The paper opted for an exploratory study using closed ended questionnaire. The empirical data are drawn from 367 customers of internet banking. The results confirm trust as a mediating variable between e-service quality while analyzing the same model with gap value and perception value.

2. Srinivas, Prof. N. Hanumantha Rao (2018)-In their research paper titled 'Service Quality In Commercial Banks:A Study Of Public Sector Banks In Warangal District' the objectives of the study were to determine the perceptions of customers regarding the quality of service delivered by public and private bank, to determine the relevant dimensions of service quality for the banking sector and to identify the dimensions of SERVQUAL that ensure maximum satisfaction for customers in the banking sector. The study explores the service quality of the public sector banks in Warangal district of Telangana.. As a pilot study data collected from 100 respondents from Warangal District , which is based on convenience sampling basis. For measuring service quality, Likert type five point scale was used. Suitable score values was assigned to the responses obtained for each point.The dissatisfied customers find responsiveness and empathy dimension as the twin concept that is lacked by the bank.

3. Ashraf and Dr. K. Venugopalan (2018)- In their research paper 'Service Quality And Customer Satisfaction: A Comparison Between Public And Private Sector Banks In Kerala' the objectives were two fold- to compare the level of service quality dimensions of commercial public sector banks and private sector banks in Kerala and to examine the satisfaction level of customers of commercial public sector banks and private sector banks in Kerala. This study was an analytical nature based on primary. The primary data for the analysis were collected, by the researcher, from the customers of commercial public sector banks and private sector banks in Kerala. It was collected with the help of structured questionnaires. Questionnaire measures service quality by implementing the five dimensions of the “SERVQUAL” instrument. The

study result indicates the high level of service quality in all dimensions (more than 5). It also reveals that, there is no significant difference in level of service quality and customer satisfaction between public sector and private sector banks in Kerala.

4. H.M.G.Y.J. Hennayake (2017)-In his research paper 'Impact of Service Quality on Customer Satisfaction of Public Sector Commercial Banks: A Study on Rural Economic Context' the objectives were to evaluate the relationship between service quality and perceived customer satisfaction, to identify the impact of Human-Related service quality factors towards the perceived customer satisfaction in commercial banking sector, to identify the impact of Non-Human Related service quality factors towards the perceived customer satisfaction in commercial banking sector to propose recommendations to enhance perceived customer satisfaction in banking industry. Primary data was collected by distributing a detailed questionnaire for 210 respondents who are the customers of state commercial banks in Puttalam district. Findings revealed that the Human Related Factors of perceived service quality have a greater impact on customer satisfaction whereas Reliability and Responsiveness are the most influential factors on customer satisfaction. Managerial implications and the research propositions were suggested for the service marketing sphere at the conclusion.

5. Dr. Biju John M(2017)- In his research paper titled 'Dynamics Of Service Quality In The Indian Banking Sector' the objectives were to evaluate the perceived service quality in commercial banks, to ascertain the dimensions of service quality in banks and to offer suggestions to improve the service quality in banks. The paper is based on a descriptive and exploratory study based on primary data. Primary information is collected using survey method. The customers of commercial banks in Thrissur District of Kerala State forms the population of the study. The study used convenient sampling technique and selected 200 customers of commercial banks from different areas of Thrissur district of the state of Kerala. . It is suggested to the banking sector that apart from ensuring the trust of customers, it should improve their operations in providing the customers highly advanced technological services for easy access and instant delivery of services.

OBJECTIVES OF THE STUDY

The general objective of this proposed research is to study the customer satisfaction, quality services and customer loyalty in State Bank of india in valsad district. Moreover, the specific objectives are:

1. To identify the dimensions of SERVQUAL that ensure maximum satisfaction for customers in the banking sector.
2. To identify the factors affecting customer satisfaction.
3. To know the relationship of SERVQUAL Dimensions and customer satisfaction level regarding state Bank of india.
4. To access whether customer satisfaction mediates the relationship between service quality dimensions, situational factors and customer loyalty.
5. To identify the degree of satisfaction of service quality via private sector banks comparatively to public sector banks.

RESEARCH QUESTION

It is challenge for the banking sector to provide them with the quality services by identifying their needs,taking continuous feedback. Hence, the major concerns of our study regarding customer satisfaction are:

1. What are the major factors affecting customer satisfaction ?
2. What is the level of customer loyalty in state bank of india ?
3. What are the factors associated with customer satisfaction in state bank of india?

RESEARCH METHODOLOGY

Data Collection and Empirical Context- The descriptive research was carried out to assess the service quality, customer satisfaction and customer loyalty in the state Bank of india valsad district. Therefore, researchers started by searching former knowledge of the area. These past knowledge is used to recognize different dependent and independent variables.

Study Area – state Bank of india , valsad, gujarat, India.

Population-Population refers to specific group of the units such as individuals, households, organization and similar that are targeted for definite study. For this thesis, 300 customers of state Bank of India were identified.

Sampling Frame-After defining the population, the next step is to identify the sample frame.Sampling frame is the process of listing the elements so as to draw actual sample. For this thesis, list of all branches of state banks of india in valsad was obtained.

Sampling Procedure-Non- Probability sampling methods was used for data collection. Under this sampling procedure, convenience sampling procedure is appropriate for this research.

Sampling Size-Several factors such as money, time, statistical methods, population size and so on depends upon the question of sample size. For this thesis, as per the research convenience, 300 sample were taken.

Nature of Instruments-Structural questionnaires were developed. The questionnaire consists of four parts. First part consists of demographic factor and situational factor,Second part consists of service quality dimensions,Third part consists of customer loyalty and Final part consists of customer satisfaction.

Measurement of Variables-After completing the data collection, questionnaires were checked for completeness. By using SPSS software, at first variables were developed and data were entered accordingly. For this research multivariate statistical analysis was used. Likert scale was used for rating responses. Each testimonial is measured by 5- point Likert scale: 1= Strongly disagree; 2=Disagree; 3=Neutral; 4= Agree; 5=Strongly agree. Similarly, dependent, and independent variables were measured by focusing on Cronbach's alpha.

Statistical Methods-In this research correlation and linear regression, analysis was done with the help of SPSS software to analyze the relationship between several variables that influence customer satisfaction and loyalty in state Bank of India. Here, customer satisfaction acts as a mediating variables and customer loyalty are dependent variable. Factor and Reliability Analysis and Hypothesis testing is also used to find out the results.

VARIABLES OF THE STUDY

The SERVQUAL model was first introduced in 1985 and it is one of the popular tools used to measure service quality. SERVQUAL Model measures the gap that exists between customer expectation and actual service received from the customer. This model consists of five service quality dimensions, and they are:

1. **TANGIBLES-**Tangibles refer to the factors which represents the physical features of the bank. They are important for banking business as tangibles make the indelible first

impression during face-to-face contact between the customer and the bank. Impressive tangibles fill the customers with confidence that they are dealing with the bank where their financial interests are safe and secure. Examples of tangible factors are the use of cutting –edge technology and equipment, modern amenities, and physical facilities for customers within bank premises, appearance, and deportment of bank personnel, and above all the physical features of bank building and inner layout which presents an ambience attractive and appealing to customers.

2. **RELIABILITY**-Reliability refers to the customers' perception with regard to the redemption of commitment by bank to render the service honestly, sincerely, timely, and satisfactorily as envisioned by the customer. Factors included in the reliability dimensions are such as, 'performing what is promised' and doing it 'at the promised time' by the bank. Most importantly, reliability perception aims at inculcating in customers' mind the belief that the financial records and statements as maintained and presented to customers by bank are error free, accurate and dependable.
3. **RESPONSIVENESS** -The 'Responsiveness' dimension of service quality includes factors conditioning the customers' perception regarding banks' attention and action to issues related to customers. Factors reflecting to responsiveness are rendering instant services, quickness in attending to problems, promptness in taking action, sagaciousness in decision making, disposition of grievance within committed time etc. With the advancement of technology, customers expect that their problems will be responded as soon as possible. Lack of responsiveness would make the customers switch over to the other banks.
4. **ASSURANCE** -Assurance refers to the service quality dimension that makes the customer sure that the transaction dealings are fair and safe with the bank. Assurance involves factors like trust on the bank employees, keeping privacy of customers' transactions, providing access to information to genuine customers etc. An overall feeling of confidence in customers that bank employees have professional knowledge and experience and render answer to customers queries which are genuine and trustworthy is also an important attribute of assurance.
5. **EMPATHY**-The service quality represented by Empathy indicates the ability of the bank to understand customers' feelings and the situations they are in for help and assistance.

The attribute of empathy demands an inclination in the attitude of bank personnel to give personal consideration and priority attention to customers. It deals with the quality of personal interaction of the employees with their customers as well as sympathetic response to their queries and complaints.

6. **CUSTOMER SATISFACTION-**Customer satisfaction is defined as "the individual's perception of the performance of the products or services in relation to his or her expectations" (Schiffman&Kanuk) Customer Satisfaction helps in measuring whether the products and services supplied by company meet or further exceed the expectations of customers. Customer satisfaction is an indicator which shows whether the customers will make repurchase decision or not along with their loyalty (Boonlertvanich, 2011). It also describes that the feeling of happiness which is gained by achieving his or her goals can be considered as satisfaction.
7. **Product and Service Features**-Customer satisfaction is heavily influenced by evaluation of product and services features made by customer. In case of banking sector, customer may evaluate service features on the basis of price level, friendliness of personnel and level of customization of services. Especially in service sector, service is the core product sold by the service provider.
8. **Price** -Quality of service can be determined based on price of the product and services. Usually, customers believe that higher the prices of product or services, higher will be the service quality and vice versa. So, customer use price as a basis to judge quality.
9. **Situational Factors**-Situational factors are also known as environmental factors which also affect
10. satisfaction while consuming services. Michael et al. (1999) describes that individual consumption behavior also depends on the situational or environmental factor. Situation factors are one of the general factors that influence customer satisfaction because buying behavior always takes place in certain situational context (Engel et al., 1993).

DATA ANALYSIS AND FINDINGS

OBJECTIVE 1. To identify the dimensions of SERVQUAL that ensure maximum satisfaction for customers in the banking sector by using the Multiple Regression Analysis and to test the significance of the results CHI-SQUARE TEST is used as it is useful to establish relationship between independent(SERVQUAL) and dependent variables(CUSTOMER SATISFACTION) with the help of contingency table. Test of goodness of fit has been executed with chi-square.

CUSTOMER SATISFACTION=f(Tangibility, Reliability, Responsiveness, Assurance and Empathy)

1. **TANGIBILITY- PHYSICAL FACILITIES AT THE BANK**

H0-There is no significant relationship between tangibility and customer satisfaction.

H1-There is significant relationship between tangibility and customer satisfaction.

PHYSICAL FACILITIES AT THE BANK- Test Statistics analysis

	Well-designed counter available	Elegant furniture for seating and writing available	Fan and drinking water available	Adequate space available	Adequate staff at the bank	cleanliness	Proper display boards at all desks
Chi - square DF asymp.sig	496.650 5.000	427.033 4.000	217.348 3.000	393.931 4.000	504.930 4.000	501.933 4.000	268.867 3.000

INTERPRETATION- It is found that in all the cases the p-value is 0.000 which is less than the level of significance i.e., 0.05.Hence null hypothesis is rejected, and alternative hypothesis is accepted and so there is significant relationship between tangibility and customer satisfaction.

2. **Reliability**

H0-There is no significant relationship between reliability and customer satisfaction.

H1-There is significant relationship between reliability and customer satisfaction.

Reliability - Test Statistics analysis

	Bank performs the service right the first time	Bank providers its services at the right time it promises to do	Bank invests on error free records.
Chi -square DF asymp.sig	407.654 4.000	321.289 3.000	288.498 3.000

INTERPRETATION- It is found that in all the cases the p-value is 0.000 which is less than the level of significance i.e 0.05.Hence null hypothesis is rejected and alternative hypothesis is accepted and so there is significant relationship between reliability and customer satisfaction.

3. **Attitude of staff-Responsiveness**

H0-There is no significant relationship between responsiveness and customer satisfaction.

H1-There is significant relationship between responsiveness and customer satisfaction.

Attitude of staff-Responsiveness - Test Statistics analysis

	Staff behaviour with the customer	Good co-ordination among staff	Prompt service by staff at counters	Personal interest taken by staff in service
Chi -square DF asymp.sig	410.698 4.000	355.693 3.000	372.348 4.000	403.931 4.000

INTERPRETATION- It is found that in all the cases the p-value is 0.000 which is less than the level of significance i.e 0.05.Hence null hypothesis is rejected and alternative hypothesis is accepted and so there is significant relationship between assurance and customer satisfaction.

4. **Empathy**

H0-There is no significant relationship between empathy and customer satisfaction.

H1-There is significant relationship between empathy and customer satisfaction.

	Bank employee will provide customized services to their customers.	Bank employees have the enthusiasm to understand the customer specific needs	Bank employees consider customer needs in the first place.	Bank opening hours is appropriate to the customer
Chi -square DF asymp.sig	399.654 4.000	475.33 4.000	268.348 3.000	285.931 4.000

Empathy - Test Statistics analysis

INTERPRETATION- It is found that in all the cases the p-value is 0.000 which is less than the level of significance i.e 0.05.Hence null hypothesis is rejected and alternative hypothesis is accepted and so there is significant relationship between empathy and customer satisfaction.

OBJECTIVE-2 To identify the factors affecting customer satisfaction.

Factor Analysis is the statistical tool that has been used for data analysis . KMO (Kaiser-Meyer-Olkin) and Bartlett's test KMO (Kaiser-Meyer-Olkin) and Bartlett's test is used to measure the sampling adequacy, which also decides the need to conduct factor analysis. In analysis part initially KMO (Kaiser-Meyer-Olkin) and Bartlett's Test was applied to the collected data. Kaiser-Meyer Olkin Measure of Sampling Adequacy test shows the value of .905. And it was found out after the test that Factor Analysis can be applied on the data . factor analysis tangibility 0.733, reliability 0.813 , responsiveness 0.786, empathy 0.812, assurance 0.756, customer satisfaction 0.784

OBJECTIVE 3- To know the relationship of SERVQUAL Dimensions and customer satisfaction level regarding state Bank of india by using Regression Analysis .

H1: There is a positive relationship between service quality dimensions and customer satisfaction in state bank of india.

To investigate the influence of service quality dimensions as independent variables on customer satisfaction as the dependent variable the regression analysis is used to test the hypothesis in table it is illustrated that service quality dimensions (Empathy with β =0.03914731, t=6.5274784& $p<0.05$, Assurance with β =0.03778344, t=7.86570661& $p<0.05$, Reliability with β =0.0391654, t=8.20875281& $p<0.05$, Tangibility with β =0.031302, t=7.566625& $p<0.05$, Responsiveness with β =0.04127516, t=8.08049068& $p<0.05$,) is positively significantly associated with customer satisfaction. This means that service quality plays vital role in creating customer satisfaction in service sector. Hence, given hypothesis is supported.

OBJECTIVE 4-To access whether customer satisfaction mediates the relationship between service quality dimensions, situational factors and customer loyalty. For this test, sobel test is used to test whether a mediator carries the influence of an Independent Variable to a Dependent Variable.

H2: Customer satisfaction mediates the relationship between service quality dimensions, situational factors and customer loyalty.

In order to examine the effect of mediation in relationship between independent and dependent variable, here raw regression coefficient **a** for Tangibility, Reliability, Responsiveness, Empathy and Assurance, Frequency of visiting bank and Years of relationship are (**a**=0.433, **a**=0.639, **a**=0.666, **a**=0.698, **a**=0.634, **a**=-0.162 and **a**=0.051) and the standard error of **a** is defined as **Sa** with values of 0.046, 0.045, 0.043, 0.040, 0.042, 0.054, 0.041 for Tangibility, for Reliability, for Responsiveness, for Empathy and Assurance, for frequency of visiting banks and for Years of relationship respectively. Similarly, raw coefficient association between mediator and dependent variable **b** are 0.547, 0.503, 0.502, 0.366, 0.470, 0.689, 0.699 and for each variables. likewise, standard error of **b** is defined as **Sb** and the value for each items for **Sb** are 0.043, 0.050, 0.053, 0.052, 0.051, 0.042, 0.041 . We use Sobel's test calculator. On the basis of Sobel's test, it is concluded that P-value of all the variables are statistically significant because their P-values are lesser than 0.05. If $p<0.05$, then it is a mediator. So it rejects the null hypothesis and supports the given hypothesis-Customer satisfaction mediates the relationship between service quality dimensions, situational factors and customer loyalty.

SOBEL TEST RESULT FOR MEDIATION TEST TANGIBILITY

	TANGIBILITY	RELIABILITY	RESPONSIVENESS	ASSURANCE	EMPATHY	YEARS OF RELATIONSHIP	FREQENCY OF VISITING BANKS
TEST STATISTIC	7.566525	8.20865181	8.08039968	7.86570861	6.5273794	1.2406447	-2.96611
STD. ERROR	0.031302	0.03915654	0.041276	0.03788344	0.03913722	0.0287352	0.037892
P-VALUE	0	0	0	0	0	0.2147518	0.00031456

RECOMMENDATIONS AND SUGGESTIONS

1. Empower Your Employees-Your customer service employees are your frontline. As such, they need to have the right resources to provide exceptional customer service.

2. Improve the Local Branch Experience-In a post so heavily focused on customer-centered banking technology, it seems strange to start with the in-person experience. But here we are, and we'll tell you why: This is your chance to shine.

3. By understanding their customers' needs better, the bank can perform more effectively and efficiently.

4. By identifying the needs of customers and fulfilling them.

CONCLUSION :-

The main purpose of conducting this research was to identify the important factors of customer satisfaction and customer loyalty in the context of state Bank of india. Many similar researches have been conducted in different setting like European, America, African countries and in few Asian countries, but only few data are available for India. Furthermore, banking sector in India is emerging. It plays vital role in the economic development of the country. It has been found that-

1. SERVQUAL Dimensions plays a vital role to ensure customer satisfaction in banking sector.
2. Reliability is the main factor that affects customer satisfaction.
3. There is positive relationship between SERVQUAL Dimensions and customer satisfaction in state bank of india.

4. There is positive relationship between customer satisfaction and customer loyalty in state bank of india
5. Situational factors does not have positive impact on customer satisfaction.
6. The majority of the respondents regarded that the most important reason for which they are not satisfied is not getting good loan conditions.

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ADOPTION OF E-COMMERCE AND ITS IMPACT ON BUSINESS PERFORMANCE OF MSME'S

SUBTITLE: A STUDY WITH REFERENCE TO MANGALURU TALUK

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Abstract

Micro, small and medium enterprises are one of the active sectors over last decades in developing economies. MSME's not only develop rural and backward areas but also provide employment opportunities for rural population. Their contribution towards the development of the country is very valuable. E- Commerce market growing fast at good amount for every year, lot of new products and services are added to the current portfolio. It plays an important role by offering considerable exploitable potential for micro, small and medium enterprises. The technological developments and innovations present vast opportunities for business organizations to infuse efficiencies in their operations and processes in order to serve their customers more effectively and also it helps in entering new markets. Micro, small and medium enterprises are now able to sell their products and services through e-commerce without any restrictions. The objective of this study were to analyze the factors influencing adoption of E-commerce among MSME's in Mangalore city and to understand the impact of E-commerce adoption on firms performance. The collection of primary data for the present study is from different MSME's in and around Mangalore city. The survey will be done concentrating the MSME's and they were choosen through convenience random sampling method. The data collected will be analyzed to draw meaningful conclusion.

Keywords: MSME, E-commerce.

INTRODUCTION

Micro, small and medium enterprises (MSME'S) are considered to be the backbone of developing economy. MSME'S are playing an important role in the development and growth of developing countries like India. In recent years MSME'S have witnessed rapid growth in India.

At present MSME's are adopting new technologies in order to have exponential progression. Internet and digital mobility are easily accessible to vast sections of public, business as well as government. Internet technology has created a networked economy which is popularly known as E-commerce. There are various types of E-commerce transactions. The transaction which takes place between business and consumer is known as B2C, between a business and another business is called B2B, between a business and government is called B2G and between a consumer and another consumer is called C2C. E-commerce is playing an major role in the profit maximization of MSME'S. E-commerce is giving MSME'S a better opportunity to become competitive and to survive in the market for long period of time. Because of E-commerce it is possible for MSME's to be exposed to international markets for greater development. By embracing new technology it is possible for them to reach new customers both domestic and overseas. Electronic commerce applications have significant impact on the overall performance of business enterprises. E-commerce applications such as e-marketing, e-payment, e-mail and other applications have reaped benefits to the MSME'S. Most of the micro, small and medium enterprises in Mangalore are adopting such E-commerce applications which is helping them to improve their business performances.

Objectives of the study:

- To identify and analyses the factors influencing adoption of E-commerce among Micro, Small and Medium enterprises in Mangalore
- To understand the impact of adoption on firms performance

Study design and methodology:

For the purpose of the study both primary and secondary data has been collected. The convenience sampling method is used to collect primary data of Micro, small and medium enterprises of Mangalore city and to collect the information from the respondents structured interview has been conducted. Sample size was 30 for the study. Secondary data is from the published research paper and from internet we're considered. The data collected from the sample respondents on various aspects has been organized in the tabular form. Such organized data has been analyzed with the different statistical tools like averages, percentage etc. for easy understanding of the data and for drawing meaningful conclusion.

Limitations of the study:

1. The sample size may not be very large to generalize the result.
2. The sample may not be the representative of the entire population.
3. It is limited to information provided by both primary and secondary data.

Data analysis and interpretation:

Table 1: Types of business

Types	No.	Percentage (%)
Electronics	4	13%
Hotel and Restaurant	16	53%
Super market	4	13%
Education/Training	2	8%
Stationery	4	13%
Total	**30**	**100%**

Table 1 reveals that 13% each of respondents are running electronic, super market and stationery business. Most of the respondents are from hotel and restaurant business. This shows that the study mainly concentrated on hotel and restaurant business in and around Mangalore city.

Table 2 : Ownership of the organization

Ownership	No.	Percentage (%)
Sole proprietorship	16	53%
Partnership	14	47%
Private limited	0	0
Other	0	0
Total	**30**	**100%**

Table 2 reveals that 53% of business is carried by single owner and remaining 47% of business is undertaken by partners. This shows that MSME's in the local areas of Mangalore are carried by sole proprietors.

Table 3: Sector of business

Sector	No.	Percentage (%)
Manufacturing	0	0
Service	30	100%
Total	**30**	**100%**

Above table shows that none of the respondents from local areas of Mangalore are from Manufacturing sector. This shows that all the data collected for the research are from service sector.

Table 4: Business Focus

Business Focus	No.	Percentage (%)
Local	17	57%
Regional	11	37%
National	2	6%
International	0	0
Total	**30**	**100%**

Table 4 reveals that 57% of the MSME's are concentrating more on local areas of Mangalore. 37% of businesses are focusing on regional areas. And remaining 6% of MSME's are concentring on national business. This study shows that most of the MSME's are limited to local areas and none of them are working to grow in International level.

Table 5: Mode of payment

Mode of payment	No.	Percentage
Cash transaction	1	3%
Debit/Credit card	12	40%
NEFT	2	7%
E- Wallet	15	50%
Mobile banking	0	0
Total	**30**	**100%**

Now a days almost all the businesses are moving towards cashless transactions. As a result the above study shows that majority of the respondents are carrying their business through E-Wallet as well as debit and credit cards. But none of the respondents are aware of Mobile banking.

Table 6: Increase in profit margin after adopting E-commerce

Profit margin	No.	Percentage
20-30%	16	53%
30-40%	12	40%
40-50%	2	7%
50-60%	0	0
60% & above	0	0
Total	**30**	**100%**

The above table shows that after adopting E-commerce, the profit percentage have been increased by 20-30%. And 40% of the respondents have responded that their profit margin has been increased by 30-40%. This shows that adaptation of E-commerce is beneficial to MSME's.

Table 7: Difficulties faced in adopting E-commerce

Difficulties	**No.**	**Percentage (%)**
Lack of IT knowledge	13	43%
Difficult to reach rural areas	2	7%
Lack of internet connection	7	23%
Risk in online payment	8	27%
Total	**30**	**100%**

This study reveals that in the local areas of Mangalore people are not aware of information technology. 27% of respondents has a fear of risk in online payments. As E-commerce is purely based on internet, 23% of respondents have problems in internet connections.

Findings:

1. Most of the respondents are from hotel and restaurant business.
2. The study reveals the majority of the respondents are sole proprietors.
3. It is clear that majority of the respondents are from service sector.
4. Most of the MSME's are focusing on local areas.
5. After adopting E-commerce profit margin has been increased.
6. The study reveals that respondents lack in IT knowledge.

Suggestions:

1. As the respondents lack in IT knowledge, there is a need to provide proper training to the workers working in MSME's.
2. MSME's must aware of various schemes provided by Government of India.
3. Steps must be taken by MSME's to understand the needs and necessities of E-commerce in future.

Conclusion:

Micro, small and medium enterprises has proved to be backbone of industrial and economic development for developing countries like India .As the society is moving towards cashless economy we can thus be concluded that E-commerce play a vital role in the coming future. Technological development is one of the main factor which lead to the adoption of E-commerce. Many of the MSME's in and around Mangalore are focusing more in developing their business by adopting E-commerce facilities. MSME's can reap large benefits by adopting E-commerce.

E-commerce is playing major role and it is helping MSME's to face various challenges such as geographical reach etc. For the growth and development of MSME’s, E-commerce marketplace is best catalyst to direct their transformation at minimal cost, investment and innovation. Thus this study states that adoption of MSME's is very much necessary to increase the profits as well as to reach large number of customers.

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"Self-Actualization in Graduate Students among Bhuj City"

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Abstract:

The purpose of present Invistigation study assessed the impact of faculty of education and gender on the self-actualization. The total sample consisted of 240 students divide to 120 Arts students and 120 Commerce students who studying Bhuj city colleges. The scale of Self-Actualization (SEAI) developed by Dr. K. N. Sharma was administered to measure of self-actualization. Scoring has been done as per manual. The data were analyzed by using descriptive statistics mean, SD and t-test. The finding of the study reflect that, Arts students possess high self-actualization in compare to the Commerce students and it was also found that, girls students possess high self-actualization in compare to the boys students it means the gender effect on self-actualization.

Key Words: Self Actualization, Arts and Commerce student.

Introduction:

Dr. Abraham Maslow_coined the term "Self-Actualization" as the pinnacle in the hierarchy of human needs. Dr. Maslow summed up the concept as: A musician must make music, an artist must paint, a poet must write, if he is to be at peace with himself. What a man can be, he must be. This is the need we may call self-actualization. It refers to man's desire for fulfillment, namely to the tendency for him to become actually in what he is potentially: to become everything that one is capable of becoming.

Theory of Alfred Adler Adler examined personality around the same time as Carl Jung and Sigmund Freud. They worked on some theories together until Adler rejected Freud's emphasis on sex, and maintained that personality difficulties are rooted in a feeling of inferiority deriving from restrictions on the individual's need for self-assertion.

His best-known work is *The Practice and Theory of Individual Psychology* (1923). Adler had a tendency to change his theory on personality throughout his life but he ultimately believed that people are focused on maintaining control over their lives. He believed in single "drive" or motivating force behind our behaviour, claiming that the desire we have to fulfil our potentials becomes closer and closer to our ideals.

Alder calls this theory Individual Psychology because he felt each person was unique and no previous theory applied to all people. Adler's theory included these four aspects: the development of personality, striving towards superiority, psychological health, and the unity of personality. Many psychologists excepted Alfred's popular idea of self-actualization.

In studying personality, Alfred came up with the term inferiority complex. He described this as feelings of lack of worth. He wrote, "We all wish to overcome difficulties. We all strive to reach a goal by the attainment of which we shall feel strong, superior, and complete" (Ansbacher & Ansbacher, 1956). Alder was known to use the word superiority complex. This complex developed when a person tried to conquer their inferiority complex by suppressing their existing feelings. He felt that people were constantly trying overcome their feelings of inferiority to reach superiority.

Along with the idea of trying to overcome inferiority, Adler claimed that every person had an idea about what their perfect self would be like (Cloninger, 1996). He named this image the fictional finalism. Fictional finalism applies clearer direction to decisions that are to be made concerning oneself. Although individuals may have an idea about their image, but they hardly ever understand it. Although the image may be altered, the common direction throughout one's life stays the same. Adler wrote, in every mental phenomenon we discover anew the characteristic of pursuit of a goal, and all our powers, faculties, experiences, wishes and fears, defects and capacities fall into line with this characteristic" (Ansbacher & Ansbacher, 1956).

Shakirova (2014) the results of the study can be applied to only married men and women with children. The conclusion is made that intrapersonal gender role conflict in case of women is manifested most strongly when it is not possible to realize gender roles in traditional “female” sphere, in case of men - when it is not possible to actualize the role of professional. Key moment is that when women try to solve the contradictions they avoid talking to friends, the men, on the contrary, - try to find support, compensation for inability to realize one of the roles-professional, for example-through successful fulfillment of other roles (for example, husband). Chandaliya, T.A. (2015) examined the effect of self-actualization among 320 college students who were selected randomly. The study revealed that there were significant difference male and female college students. It was observed that the male college students show less self-actualization than female college students. The study also 330 International Journal of Applied Research revealed that place of living have no impact on self-actualization.

Problems of Study: “Self-Actualization In Graduate Students Among Bhuj City ”

Objectives of the study:

1. To study the self-actualization In Arts and Commerce students.
2. To study the self-actualization In Boys and Girls.

Variable:

Independent variable : College Students

Gender- A1 Male A2 Female

Courses - B1 Arts B2 Commerce

Dependent variable:

Self-Actualization developed by Dr. K. N. Sharma was administered to measure of self-actualization. Scoring has been done as per Manual.

Sample:

A sample of 240 Students was randomly selected from Bhuj area various colleges (120 from Arts students and 120 Commerce College students.)

Procedure:

After finalizing the instruments and receiving the consent of the student were requested to fill the SS without Omitting and item. All the data analysis using statistical measures such as mean, standard Deviation ‘t’ test.

Result and Discussion:

The present study attempted to assess the Self-actualization. 240 (120 Arts students and 120 Commerce students.) The ‘t’ test was applied for the purpose of statistical interpretation to test the significant. Result and discussion for the present study are follows:

Table no. 1

Showing‘t’ value and mean differences between self- actualization of Arts and Commerce College students.”

Cources	Gender	N	Mean	S.D	T Value
Arts	Male A1	60	177.88	18.41	3.72
	Female A2	60	169.38	16.99	
Commerce	Male B1	60	176.16	17.97	3.22
	Female B2	60	169.01	16.84	

Significant at: 0.01 Levels.

Table no. 1 shows Self-Actualization of the Arts Students and Commerce students Bhuj city . For the Arts Students male and female the mean is 177.88 and S.D is 18.41. For the Commerce students male and female the mean is 169.38 and S.D is 16.99, For both group ‘t’ value is 3.72 and level of significant is 0.01. Therefor it is conducted that, Commerce students self-actualization is more than arts students.

Table no. 2

Showing ‘t’ value and mean differences between self-actualization of boys and girls

Group	N	Mean	S.D	‘t’ Value
Boys	120	171.33	18.41	1.96
Girls	120	175.93	17.79	

Significant at: 0.05Level.

Table no. 2 shows Self-Actualization of the boys and girls. For the boys the mean is 171.33 and S.D is 18.41. For the girls the mean is 175.93 and S.D is 17.79. For both group ‘t’ value is 1.96 and level of significant is 0.0k95. And the Null Hypotheses, ““There is no significant difference between self-actualization of boys and girls” is rejected. Therefor it is conducted that, girls’ self-actualization is more than boys.

Finaly Result says

The result show there is significant difference in the Self-Actualization by cause of Faculty and gender. Level of self-actualization is more in Commerce students than Arts students.

It means level of self-actualization is more in girls than boys.

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"A STUDY ON THE IMPACT OF COVID-19 ONINVESTMENT BEHAVIOUR OF INDIVIDUALS IN GUJARAT STATE"

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ABSTRACT

The present paper tries to find out the impact of Covid-19 on investment behaviour of 600 individual investors in Gujarat State. Based on convinient sampling method the researcher has selected 5 Cities from Gujarat State i.e. Baroda, Ahemdabad, Rajkot, Junagadh and Gir Somnath. Primary and Secondary data method is used to collect the information. Data analysis is done using percentage analysis and Chi-Square test. It is found out from the analysis that People has changed their Investment decision making pattern after Covid-19 Pandemic to meet such emergencies in the life. This paper contributes to the investors, government, financial service providers and the policy makers for changes in their strategies related to Household investment behaviour. This analysis also contributes to the literature of behavioural research, in terms of generating financial satisfaction through behavioural factors.

KEY WORDS: Investment avenues, Investment, Income, Investment Behaviour, Covid-19

INTRODUCTION

Investment is parting with one's fund, to be used by another party, user of fund, for productive activity. Generalised, investment means conversion of cash or money into a monetary asset or a claim on future money for a return. There are so many investment aveneus available in the market and also risk associated with this aveneus also differ. Covid-19 has impacted the financial markets dramatically. The risk and return expectations of investors have changed, leading them to reallocate their portfolios. People have increased in contingency fund to meet daily expenses, life insurance, increase in such investment avenues that ensures their family are adequately covered against unforeseen medical expenses with comprehensive health insurance.

The Indian Investor's Post Pandemic Precedence

Sectors that have benefitted from this paradigm shift in consumer behaviour have been pharma, telecom, Fast Moving Consumer Goods, power sector, organised retail, automobiles, banking, financial services and insurance among others. more Indians are diversifying their portfolio to include investments in realty, debt, insurance products, and gold due to a multitude of factors. 70% of Indians are now placing greater emphasis on increasing allocation to debt and insurance instruments with a view on securing themselves in the event of another pandemic or calamity in the future.

REVIEW OF LITERATURE

Arpita Gurbaxani and Rajani Gupte (2021) in their study "A Study on the Impact of COVID- 19 on Investor Behaviour of Individuals in a Small Town in the State of Madhya Pradesh, India " has found out that individual investor behaviour was impacted by the measures taken during the COVID-19 outbreak. The monthly amount invested by respondents in SIPs dropped by 43%. It is suggested that Investors also need to be educated about Gold ETFs, time to enter and exit the stock market, and mutual fund schemes.

Angelin S. Kiruba1 and Dr.S.Vasantha (2021**)** in their study "Determinants in Investment Behaviour During The COVID-19 Pandemic" analysis that influence of herding, vaccination updates, fear and risk perception on investment decision-making during COVID-19. The results also demonstrate the risk propensity and anxiety regarding market volatility do not influence the investors' behaviour.

Himanshu, Ritika,Nikhat Mushir, and Ratan Suryavanshi (2021) in their study,"Impact of COVID-19 on portfolio allocation decisions of individualinvestors"found out that the preferences for investment have been changed. Risk-free assets become more preferable. Insurance is the most preferred investment avenuefollowed by gold, bank deposits and public provident funds (PPF).

Dr. Shebazbano Khan, Dr. Charu Upadhyaya (2020) in their study," A study on the impact of covid-19 on the investment pattern of investors with specific reference to traditional investment (real estate and gold) and market based financial products (equities) in mumbai" has investigated that Covid – 19 has had a significant impact on investor preference towards real estate, however the impact on investor preferences towards Gold and Equity has not been significant. Also Qualification and Income too have had significant impact on specific investment avenues.

RESEARCH METHODOLOGY

Research Methodology is the systematic, theoretical analysis of the procedures of describing, explaining and predicting phenomena so as to solve problem; it is the 'how'; the process, or techniques of conducting research. (Kothari, 2004)

Objectives of the study

- To study the demographic and investment profile of the respondents.
- To study the changes in Perception towards investment after Covid-19 pandemic.
- To identify association between demographic factors and the effect of Covid-19 Pandemic on investment decision making.
- To offer valuable suggestions for making better investment by individual investors.

Statements of Hypothesis

H_0**:** There is no significant difference between Demographic factors and Effect of Covid-19 Pandemic on investment decision making.
H_1 **:** There is a significant difference between Demographic factors and Effect of Covid-19 Pandemic on investment decision making.

Scope of the study

The area covered by the researcher is FIVE district from the Gujarat State i.e. Ahemdabad, Baroda, Rajkot, Junagadh, Gir Somnath.

Sample Size

Sample size should be carefully selected so inference for entire population can be done from it. Sample size is 600. Sample is 120 respondent from each district.

Sampling Technique

Sampling techniques are broadly divided into two groups as probability sampling techniques and non-probability sampling techniques. For the current study, non-probability convenient sampling technique is chosen. In convenient sampling technique, the researcher chooses the sampling units as per his/her convenience.

Source of data

Data collection is devided in to two broad categories i.e. primary data collection and secondary data collection. The *primary data* are those which are collected afresh and for the first time, and thus happen to be original in character. The *secondary data,* on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process.

- **Primary Data & Secondary data:** A self-constructed questionnaire was administered to collect primary data from the respondents. The questionnaire was prepared after the review of literature using online and off line resources. The questionnaire is cerculated in both the languages i.e Gujarati and English. Websites, research paper and financial reports are used as secondary data source.

Statistical tools used

Percentage analysis and Chi-Square test is used to analyse the data.

SIGNIFICANCE OF THE STUDY

Contribution to the knowledge: With the help of this research the knowledge of the resercher regarding various investment avenues household investment pattern and various statistical tools has been improved.

To the Society: Savings and investment plays a very important role in everyone's life. This research will help the people to get knowledge about such investment avenues which can be helpful in emegencies like Covid-19 pandamic.

To the Future Researchers: Future researchers have scope to expand this research to the national level.

To the Financial Advisor: A thoughtful consideration of investor's perception towards various investment alternatives after Covid-19 pandemic should help financial advisors in devising suitable asset distribution strategies for their clients/investors.

To the different financial institutions: This research will help not only the investors but also the different financial institutions, banks, organizations and advisors/consultants in studying and understanding the main factors that affect their decision making process of individual investors.

DATA ANALYSIS AND INTERPRETATION

Demographic profile of Investors

Table-1

Variables	Particulars	Frequency	Percentage(%)
District	Ahmedabad	120	20%
	Baroda	120	20%
	Rajkot	120	20%
	Junagadh	120	20%
	Gir-Somnath	120	20%
	Total	**600**	**100%**
Gender	Male	387	64.50%
	Female	213	35.50%
	Total	**600**	**100%**
Age	<30	228	38.00%
	30-50	271	45.17%
	Above 50	101	16.83%
	Total	**600**	**100%**
Education	Primary	22	3.67%
	Higher Secondary	100	16.67%
	Graduate	143	23.83%
	Post Graduate	253	42.17%
	Professional Course	82	13.67%
	Total	**600**	**100%**
Occupation	Student	89	14.83%
	Salaried	275	45.83%
	Self-employed	123	20.50%
	Agriculturist	31	5.17%
	Retired	26	4.33%

	House-wife	53	8.83%
	Unemployed	1	0.17%
	Total	**600**	**100%**

Source: Primary data(through questionnaire)

- The table shows the responses obtained from five cities from Gujarat State. The data from 120 respondents from each city (Ahmedabad, Baroda,Rajkot,Junagadh and Gir-Somnath) have been obtained for analysis purpose.
- Gender plays a very important role in investment decisions. Hence the study of gender is an important factor in investment decision analysis. It is found that 64.50% respondents are male and 35.50 % respondents are female.
- Investment decision making process could change as an individual grows older. Respondents are classified in terms of age, which is presented in table-1. Majority of the respondents(45.17%) are from age group of 30-50 years followed by those who were bellow30 years. Respondents above 50 years are less in numbers.
- The level of education of the individual influenced the investment behaviour positively. Hence the educational qualification of the respondents are presented in the table. It is observed that Majority of the respondents(42.17) are post graduate,3.67% have primary education,16.67% have studied higher secondary education, 23.83% respondents are graduate and rest of the 13.67%respondents are professional degree holders.
- It can be observed from the above table that majority of the respondents(45.83%) are Salaried followed by self-employed (20.50%).14.83% respondents are student,5.17% respondents are agriculturist,4.33% respondents are retired,8.83% female are housewife and only 0.17% respondents are unemployed.

Table - 2

Effect of Covid-19 Pandemic on investment decision making

Particulars	**No of Respondents**	**Percentage(%)**
Yes	298	49.67%
No	175	29.17%
May be	127	21.16%
Total	**600**	**100%**

Source: Primary data(through questionnaire)

Covid-19 pandemic has changed a lot in the world. People also changes their financial planning to meet such emergencies in the life. Investment decision making pattern also changes after Covid-19 Pandemic. Out of 600 respondents 49.67% of the respondents says that "YES" covid 19 Pandemic has changed their investment decision making process while 29.17% respondents says that " No" covid-19 pandemic does not affect their investment related decisions. 21.16 % respondents say that may be Covid-19 Pandemic has affected their investment decision making.

Table -3

Changes in Perception towards investment after Covid-19 pandemic

Particulars	**No of Respondents**	**Percentage(%)**
Increase in contingency fund equivalent to 6 months to meet daily expenses	214	35.67%
Increase Investment in life insurance with appropriate and adequate cover	193	32.17%
Increase investment in fundamentally sound stocks, Mutual Funds, Bonds, Deposits, Etc.,	89	14.83%
Increase in such investment avenues that ensures you and your family are adequately covered against unforeseen medical expenses with comprehensive health insurance.	104	17.33%
Total	**600**	**100%**

Source: Primary data(through questionnaire)

Table no- 3 reveals that 35.67 % respondents has increased in their contingency fund equivalent to 6 months to meet daily expenses after Covid 19 pandemic.32.17% has increase investment in life insurance with appropriate and adequate cover, 17.33 % investors increase in such investment avenues that ensures their family with adequately covered against unforeseen medical expenses with comprehensive health insurance, 14.83% investors increase investment in fundamentally sound stocks, Mutual Funds, Bonds, Deposits, Etc. after covid 19 pandemic.

CHI-SQUARE TEST

Table-4

Chi-Square Tests : District and Effect of Covid-19 Pandemic on investment decision making

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.610[a]	8	.024
Likelihood Ratio	17.903	8	.022
N of Valid Cases	600		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 25.40.			

Source:SPSS Output

The above table shows the result of test statistics. The calculated value of Chi-Square is 17.610. Table value at 5% significant level with 8 degree of freedom is 15.507. Calculated Value of Chi-Square is greater than its table Value, our inference then would be that null hypothesis is rejected (**H_0=rejected**) which means the two attributes are associated. There is a significant difference or association between District and Effect of Covid-19 Pandemic on investment decision making.

Table-5

Chi-Square Tests : Gender and Effect of Covid-19 Pandemic on investment decision making

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	28.032[a]	2	.000
Likelihood Ratio	27.172	2	.000
N of Valid Cases	600		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 45.09.			

Source:SPSS Output

The above table shows the result of test statistics. The calculated value of Chi-Square is 28.032. Table value at 5% significant level with 2 degree of freedom is 5.991. Calculated Value of Chi-Square is greater than its table Value, our inference then would be that null hypothesis is rejected (**H_0=rejected**) which means the two attributes are associated. There is a significant difference or association between Gender and Effect of Covid-19 Pandemic on investment decision making.

Table-6

Chi-Square Tests : Age and Effect of Covid-19 Pandemic on investment decision making

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	53.485[a]	4	.000
Likelihood Ratio	58.033	4	.000
N of Valid Cases	600		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.38.			

Source:SPSS Output

The above table shows the result of test statistics. The calculated value of Chi-Square is 53.485. Table value at 5% significant level with 4 degree of freedom is 9.488. Calculated Value of Chi-Square is greater than its table Value, our inference then would be that null hypothesis is rejected (**H_0=rejected**) which means the two attributes are associated. There is a significant difference or association between Age and Effect of Covid-19 Pandemic on investment decision making.

Table-7

Chi-Square Tests : Education and Effect of Covid-19 Pandemic on investment decision making

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	38.927[a]	8	.000
Likelihood Ratio	43.535	8	.000
N of Valid Cases	600		
a. 1 cells (6.7%) have expected count less than 5. The minimum expected count is 4.66.			

Source:SPSS Output

The above table shows the result of test statistics. The calculated value of Chi-Square is 38.927. Table value at 5% significant level with 8 degree of freedom is 15.507. Calculated Value of Chi-Square is greater than its table Value, our inference then would be that null hypothesis is rejected (**H_0=rejected**) which means the two attributes are associated. There is a significant difference or association between Education and Effect of Covid-19 Pandemic on investment decision making.

Table-8

Chi-Square Tests : Occupation and Effect of Covid-19 Pandemic on investment decision making

	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	81.216[a]	12	.000
Likelihood Ratio	84.958	12	.000
N of Valid Cases	600		
a. 3 cells (14.3%) have expected count less than 5. The minimum expected count is .64.			

Source:SPSS Output

The above table shows the result of test statistics. The calculated value of Chi-Square is 81.216. Table value at 5% significant level with 12 degree of freedom is 21.026. Calculated Value of Chi- Square is greater than its table Value, our inference then would be that null hypothesis is rejected (**H_0=rejected**) which means the two attributes are associated. There is a significant difference or association between Occupation and Effect of Covid-19 Pandemic on investment decision making.

RECOMMENDATION :

Solve the Language barrier : Those who are illiterate and language is the barrier for, they must be treated well and informed in whatever language they know through the medium they are having.

Financial Education Program : There is a need to start the financial education program at an earlier stage in the life cycle of people as that will ensure that the habit of savings and proper money management and investment is ingrained into them right from their childhood. There is a need to consider financial education/ money management as a specific subject in the syllabus at the school/college level.

Female Investors: It is recommended that females should be targeted to provide financial education and to empower and encourage them or to make them realize the importance of their role/participation in investment decision making at household level.

Invest in liquid investment avenues: The strong suggestions to investors is that they must invest some part of their investment in liquid security so as to meet emergencies like Covid-19 pandamic. Investors still prefers to invest in traditional investment avenues, they should be encouraged to invest in emerging investment avenues.

DISCUSSION

Covid-19 pandemic has affected the financial condition of each and every middle class investors. This paper has tried to find out the impact of demographic factors on the decision making process of the investors. Survey has been done with the help of the Structured questionnaire. Percentile analysis and Chi-square test has been used to analyse the data. The demographic factors like age, gender, location, education, occupation has association with the effect of Covid-19 pandamic on investment decision making process. It is infered from the study that investors have changed their investment pattern. People have increased in contingency fund to meet daily expenses, increased Investment in life insurance with appropriate and adequate cover, Increase investment in fundamentally sound stocks, Mutual Funds, Bonds, Deposits, Etc. It is suggested that investors and potential invetors should be educated through financial education program.

LIMITATIONS AND SCOPE FOR FURTHER RESEARCH

Limitations

- The study is limited to only 5 cities of the state.
- The mental scenario prevalent at the time of data collection and that at the time of taking actual decisions might differ. This may not give us an exact idea about the decision choice of investors in the market.
- Questionnaire and Statistical techniques have their own limitations which is applied to the study.

Future Scope

- The same study can be extended to another state level or national level so as to study the behavior of investors in wider perspective.
- A further study can be conducted taking some more variables as independent variables so as to increase the applicability and practical utility of its findings.
- Respondent group was general, so there is scope to selecting specific respondent group for the same study.

CONCLUSION

The COVID-19 outbreak has significantly impacted the economy. A strong economy is based on the sound financial system of the country. Household savings and investment is very important part of the Indian financial system. Investment behaviour is dynamic. It is influenced by socio-economic factors and no of external factors. Covid – 19 was an unprecedented event that changed the paradigm of the entire world and has established a "new normal". Ultimately Investment is a rational decision that depends on individual investor's risk appetite and return expectations.

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"THE IMPACT OF CREDIT MANAGEMENT IN ICICI BANK"

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- **ABSTRACT**

As financial system plays very vital role in the overall the world. Especially banking system running very fast during the last two decades. Here researcher has analysed the one factor of banking system that is credit management in the research study. The one bank is selected for the research study. Researcher has used secondary data by using chi square test for the research study. Researcher has used seven years for the data analysis. Here researcher has selected total three element for the research study; priority sector to total advances, public sector to total advances and advances to total advances. The findings suggested total advances to total advances are comparatively good than the priority and public sector to total advances. Other ratios are fluctuating more in the research period. So researcher can say that bank should concentrate or focus more than all other selected scope.

- ***KEY WORDS:*** *BANKING SYSTEM, ICICI BANK, CREDIT MANAGEMENT*

- **INTRODUCTION**

A **bank** is a financial institution which accepts deposits from the general public and creates credit that is in need. Lending activities might be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are highly regulated in most countries. In addition to other regulations which ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, known as the Basel Accords.

- **CREDIT MANAGEMENT**

Credit management is the process of granting credit, setting the terms it's granted on, recovering this credit when it's due, and ensuring exercise with company credit policy, among other credit related functions "Credit management by commercial banks is a part of banking activities of normal course where banks constitute as a largest group of financial intermediaries .Credit and advances made by banks are their financial Assets. But banks' credit has to be productive and must contribute to the generation of the borrower's income and also towards increasing the rate of growth of the economy as a whole.

- **LITERATURE REVIEWS**

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Sujatha, S. and Arumugam, N. (2018). "Customer satisfaction from credit management in Indian Banking Sector" which finds there is no more customer satisfaction with credit management. International Journal of Applied Services Marketing Perspectives, 2 (1), 296-302.

- **RESEARCH METHODOLOGY**

The Title of the present study is as under:-

"CREDIT MANAGEMENT IN ICICI BANK"

The Objectives of the present Study is as under:-

To know credit management of bank and to analysed credit policy of bank

To know the impact of credit management on profitability

To make suggestion to improve the credit policy of ICICI

Data collection: -

Researcher has used secondary data for data analysis.

Sample of the Study:-

There is 21 private banks in India in that researcher has selected one bank that is ICICI bank. For the selection of bank researcher has obtained convenience sampling method.

Period of the Study: -

The researcher has studied for the period of 2012 to 2018.

Tools for the Analysis

1. **Accounting Tool**: Ratio Analysis
2. **Statistical Tool**: Chi-Square

1. PRIORITY SECTORS TO TOTAL ADVANCES

YEAR	PRIORITY SECTOR	TOTAL ADVANCES	RATIO(%)
2012	597.94	2168.92	27.56
2013	481.74	1843.24	32.16
2014	645.51	2490.06	25.92
2015	762.09	2934.02	25.97
2016	924.34	3414.52	27.07
2017	1065.52	3892.38	27.38
2018	929.70	4479.65	20.75

SOURCE: - ANNUAL REPORTS OF SELECTED UNIT

ANALYSIS: - The table shows the data related with the priority sector and total advances of ICICI bank from 2012 to 2018. In the case of priority sectors it shows increasing trend till 2017 but in 2018 it declines whereas in total advances it shows fluctuating trend.

The table value of chi square test is 12.59 with degree of freedom is 6(7-1), While calculated value is 9.12.

H_{0} = There is no significant difference between priority sector and total advances in ICICI bank.

H_1 = There is no significant difference between priority sector and total advances in ICICI bank.

Analysis: - The calculated value of priority sector to total advances ratio is 9.12 which is lower than table value 12.59. So here null hypothesis is accepted. Hence, it shows the there is no significant difference between performance of priority sector in terms of total advances in india of selected sector.

2. **PUBLIC SECTOR TO TOTAL ADVANCES**

YEAR	PUBLIC SECTOR	TOTAL ADVANCES	RATIO(%)
2012	119.68	2537.27	0.47
2013	134.38	2902.49	0.46
2014	277.54	3387.02	0.82
2015	353.74	3875.22	0.91
2016	443.29	4352.63	1.01
2017	129.99	4642.32	2.80
2018	197.70	5123.95	3.86

SOURCE: - ANNUAL REPORTS OF SELECTED UNIT

ANALYSIS: - The table discloses the data related with the public sector and total advances of ICICI bank from 2012 to 2018. In the case of public sector it shows fluctuating trend, where as in total advances it shows upward trend.

The table value of chi square test is 12.59 with degree of freedom is 6(7-1), While calculated value is 6.32.

H_0 = There is no significant difference between public sector and total advances in ICICI bank.

H_1 = There is no significant difference between public sector and total advances in ICICI bank.

Analysis: - The calculated value of public sector to total advances ratio is 6.32 which is lower than table value 12.59. So here null hypothesis is accepted. Hence, it shows the there is no significant difference between performance of public sector in terms of total advances in india of selected sector.

3. **ADVANCES IN INDIA TO TOTAL ADVANCES**

YEAR	Advances in India	TOTAL ADVANCES	RATIO(%)
2012	184.32	2537.27	72.65
2013	216.89	2902.49	74.73
2014	249.00	3387.02	73.52
2015	293.40	3875.22	75.71
2016	341.45	4352.63	78.45
2017	389.23	4642.32	83.85
2018	477.96	5123.95	87.26

SOURCE: - ANNUAL REPORTS OF SELECTED UNIT

ANALYSIS: - The table indicates the data related with the advances in india and total advances of ICICI bank from 2012 to 2018. In the case of advances in india it shows increasing trend, whereas in total advances it shows also upward trend.

The table value of chi square test is 12.59 with degree of freedom is 6(7-1), While calculated value is 22.04.

H_0 = There is no significant difference between advances in india and total advances in ICICI bank.

H_1 = There is no significant difference between advances in india sector and total advances in ICICI bank.

Analysis:- The calculated value of advances in india to total advances ratio is 22.04 which is more than table value 12.59. So here null hypothesis is rejected. Hence, it shows the there is significant difference between performance of advances in india in terms of total advances in india of selected sector.

- **FINDINGS**
- **FINDING ON THE BASES OF HYPOTHESIS**

Sr. No.	Hypothesis	Result
1	There is no significant difference between priority sectors to total advances in india.	**H_0 :** Accepted **H_1 :** Rejected
2	There is no significant difference between public sectors to total advances in india.	**H_0 :** Accepted **H_1 :** Rejected
3	There is significant difference between advances in india to total advances in india.	**H_0 :** Rejected **H_1 :** Accepted

- **FINDING ON THE BASES OF GENERAL OBSERVATION**

✓ Priority sector's average ratio is 26.69% of ICICI bank. It means, it indicates overall good condition for the company as company has good priority sector's contribution from total advances.

✓ Public sector's average ratio is 1.48% of ICICI bank. It means, it indicates overall fluctuated condition for the bank as bank has fluctuated trend towards public deposites from total advances. As compares to priority sector bank has focused less credit availability to this sector

- ✓ Advances from india sector's average ratio is 78.% of ICICI bank. It means, it shows overall good condition for the bank though bank is having no stable trend because bank but as compared to public & priority sector the bank is having good contribution from total advances.

➢ SUGGESTIONS

- The bank must have more focused over priority sector as compare to public sector.
- The ICICI bank needs to increase more credit facilities towards advances.
- If bank has given more contribution to advances in india as it has given to outside from india then it would be good source of income generation.

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ધોરણ 9નાં ગુજરાતી વિષયનાં પાઠ્યપુસ્તકમાં આવરાયેલી ભારતીય સંસ્કૃતિની લાક્ષણિક્તાઓ

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સારાંશ

વિદ્યાર્થીઓને શિક્ષણના માધ્યમથી ભારતીય સંસ્કૃતિની સમજ આપવાની અગત્ય સમજીને ધોરણ 9ના ગુજરાતી વિષયના પાઠયપુસ્તકને ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓના સંદર્ભમાં ચકાસવાની ઉત્સુકતાથી સંશોધનકારે સંશોધન હાથ ધર્યું હતું. આ ગુણાત્મક સંશોધનમાં વિષયવસ્તુ વિશ્લેષણ પદ્ધતિનો ઉપયોગ કરવામાં આવ્યો હતો. ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકના પ્રકરણોને નમૂના તરીકે લેવામાં આવ્યા હતા. માહિતી મેળવવા માટે કૃતિ પૃથક્કરણપત્રનો ઉપયોગ કરવામાં આવ્યો હતો. માહિતીનું અર્થઘટન કરી તારણો તારવવામાં આવ્યાં હતાં.

ચાવીરૂપ શબ્દો: સંસ્કૃતિ, ભારતીય સંસ્કૃતિ, લાક્ષણિકતા, ગુજરાતી, પાઠ્યપુસ્તક, શિક્ષણ

પ્રાસ્તાવિક

રાષ્ટ્રીય શિક્ષણ નીતિ 2020 (માનવ સંસાધન વિકાસ મંત્રાલય, ભારત સરકાર, 2020)માં 'ગુણવત્તાયુક્ત સર્વવ્યાપી શિક્ષણ માટે પ્રવેશ ઉપલબ્ધ કરાવવો, આર્થિક વૃદ્ધિ, સામાજિક ન્યાય અને સમાનતા, વૈજ્ઞાનિક પ્રગતિ, રાષ્ટ્રીય એકતા અને સાંસ્કૃતિક સંરક્ષણ વગેરે બાબતો વૈશ્વિક સ્તર પર નેતૃત્વના સંદર્ભમાં ભારતની સતત પ્રગતિ માટે ચાવીરૂપ છે.' એવા ઉલ્લેખ સાથે રાષ્ટ્રની પ્રગતિ માટેની ચાવીરૂપ બાબતોમાં 'સાંસ્કૃતિક સંરક્ષણ'નો સમાવેશ કરી એ માટે શિક્ષણની ભૂમિકાનો સ્વીકાર કરવામાં આવ્યો છે તથા ભારતીય સંસ્કૃતિ આધારિત શિક્ષણની અનિવાર્યતા સ્પષ્ટ કરવામાં આવી છે. વિદ્યાર્થીઓને શિક્ષણના માધ્યમથી ભારતીય સંસ્કૃતિની સમજ આપવાની અગત્ય સમજીને ધોરણ 9ના ગુજરાતી વિષયના પાઠયપુસ્તકને ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓના સંદર્ભમાં ચકાસવા માટે સંશોધનકારે પ્રસ્તુત સંશોધનકાર્ય હાથ ધર્યું હતું.

સમસ્યાકથન

પ્રસ્તુત સંશોધનનું શીર્ષક આ પ્રકારે શબ્દબદ્ધ કરવામાં આવ્યું:

"ધોરણ 9ના ગુજરાતી વિષયના પાઠયપુસ્તકમાં આવરાયેલી ભારતીય સંસ્કૃતિની **લાક્ષણિકતાઓ"**

પ્રસ્તુત સંશોધન ગુજરાત રાજ્ય શાળા પાઠયપુસ્તક મંડળ દ્વારા રચાયેલ અને ગુજરાત રાજ્યના શિક્ષણવિભાગના પત્ર-ક્રમાંક મશબ/1215/170-179/છ, તા. 23-03-2016-થી મંજૂર થયેલ ધો. 9ના ગુજરાતી વિષયના પાઠયપુસ્તકમાં સમાવિષ્ટ ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ ચકાસવા માટે હાથ ધરવામાં આવ્યું હતું. જેમાં પાઠયપુસ્તકના પ્રકરણોમાં સમાવિષ્ટ ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ તારવવામાં આવી હતી.

સંશોધનનું ક્ષેત્ર

પ્રસ્તુત અભ્યાસ ભારતીય સંસ્કૃતિના સંદર્ભમાં હોય અભ્યાસનું ક્ષેત્ર શૈક્ષણિક તત્ત્વજ્ઞાનનું હતું.

સંશોધનના હેતુઓ

પ્રસ્તુત સંશોધનના હેતુ આ પ્રકારે હતા:

1. ધોરણ 9નાં ગુજરાતી વિષયના પાઠયપુસ્તકની કૃતિઓમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ આવરાયેલી છે તે તપાસવું.
2. ધોરણ 9નાં ગુજરાતી વિષયના પાઠયપુસ્તકની કૃતિઓના સ્વાધ્યાયોમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ આવરાયેલી છે તે તપાસવું.
3. ધોરણ 9ના ગુજરાતી વિષયના સમગ્ર પાઠયપુસ્તકમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ આવરાયેલી છે તે તપાસવું.
4. ધોરણ 9ના ગુજરાતી વિષયના પાઠયપુસ્તકમાં વણસ્પર્શી રહેલી ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ કઈ કઈ છે તે તપાસવું.

સંશોધન પ્રશ્નો

પ્રસ્તુત સંશોધન માટે નીચે મુજબ સંશોધન પ્રશ્નો રચવામાં આવ્યા હતા:

1. ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકની કૃતિઓમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ આવરાયેલી છે?
2. ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકની કૃતિઓના સ્વાધ્યાયોમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ આવરાયેલી છે?
3. ધોરણ 9નાં ગુજરાતી વિષયના સમગ્ર પાઠ્યપુસ્તકમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ આવરાયેલી છે?
4. ધોરણ 9ના ગુજરાતી વિષયના સમગ્ર પાઠ્યપુસ્તકમાં ભારતીય સંસ્કૃતિની કઈ કઈ લાક્ષણિકતાઓ વણસ્પર્શી રહી છે?

પદોની વ્યવહારું વ્યાખ્યા

સંસ્કૃતિ: પ્રસ્તુત સંશોધનમાં આદર્શો, વિશિષ્ટ ખ્યાલો, રૂઢિ, રિવાજ, રહેણીકરણી, પેઢી દર પેઢી ઊતરી આવેલા સંસ્કારો, માન્યતાઓને સંસ્કૃતિના અર્થ તરીકે સ્વીકારવામાં આવ્યા.

ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ: આ અભ્યાસ માટે પરમારે (પરમાર, 2012) 'ઉચ્ચતર માધ્યમિક શાળાઓનાં ગુજરાતી વિષયનાં પાઠ્યપુસ્તકોમાં આવરાયેલી ભારતીય સંસ્કૃતિની લાક્ષણિકતા' શીર્ષક અન્વયે કરેલ પીએચ. ડી. કક્ષાના અભ્યાસનો ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓના સંદર્ભમાં આધાર લેવામાં આવ્યો અને નીચે પ્રમાણે કેટલીક બાબતોને આ અભ્યાસમાં ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ તરીકે સ્વીકારવામાં આવી. (1) જ્ઞાનની ઉપાસના/મહિમા (2) કર્મનો મહિમા (3) કર્મફલત્યાગ (4) ચાર પુરુષાર્થ (5) ચાર આશ્રમ (6) માનવેત્તર સૃષ્ટિ/પર્યાવરણ સાથે પ્રેમસંબંધ (7) નારીસ્વરૂપ (8) અહિંસા (9) આતિથ્યભાવના (10) માનવતા (11) સંયુક્ત કુટુંબપ્રથા (12) વસુધૈવકુટુંબકમ્/વિશ્વબંધુત્વ (13) આદર્શોનું મહત્ત્વ (14) સોળ સંસ્કાર (15) બિનસાંપ્રદાયિકતા/સાંસ્કૃતિક એકતા (16) કેટલાક વિશિષ્ટ ખ્યાલો (17) મૂર્તિપૂજા (18) લગ્નસંસ્થા (19) જ્ઞાતિવ્યવસ્થા (20) મૃત્યુ પ્રત્યેનો અભિગમ (21) પ્રતીક (22) ભારતીય કલાઓ (23) ભારતીય તહેવારો, ઉત્સવો, મેળાવડાઓ (24) ઋષિઓ, સાધુસંતો, ભક્તો (25) સામાજિક સમાનતા અને સમભાવ (26) સંયમ (27) ગુરુ-શિષ્ય સંબંધ (28) ચાર વર્ણ (29) ધ્યેયોની પરાકાષ્ઠા (30) તીર્થસ્થાનો (31) આધ્યાત્મિકતા (32) પરંપરાગતતા (33) વિશાળતા-ઉદારતા (34) તિતિક્ષાવૃત્તિ (35) અવતાર કલ્પના (36) જીવનમૂલ્યોનું અનુસરણ.

સંશોધનનો પ્રકાર

પ્રસ્તુત સંશોધનમાં ધોરણ ૭ના ગુજરાતી વિષયના પાઠ્યપુસ્તકમાંથી ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ તારવવામાં આવી હતી, જે શિક્ષકોને અધ્યાપનકાર્ય દરમિયાન તાત્કાલિક ઉપયોગી નીવડશે. આ સંશોધનના પરિણામોનો ઉપયોગ પાઠ્યપુસ્તક મંડળ પાઠ્યપુસ્તક નિર્માણ માટે કે તેમાં ફેરફાર માટે કરી શકે. આથી સંશોધનના મૂળગત, વ્યાવહારિક અને ક્રિયાત્મક સંશોધન એ પ્રકારો પૈકી આ સંશોધન ગુણાત્મક સંશોધન હતું.

આ સંશોધનમાં ધોરણ ૭ના ગુજરાતી વિષયના પાઠ્યપુસ્તકના વિષયવસ્તુ (કૃતિઓ અને તેમના સ્વાધ્યાયો)ને માહિતી તરીકે સ્વીકારવામાં આવ્યું. આ પસંદિત વિષયવસ્તુનું ગુણાત્મક પૃથક્કરણ કરીને પ્રાપ્ત પરિણામોને વર્ણનાત્મક સ્વરૂપમાં રજૂ કરવામાં આવ્યાં. આમ, સંખ્યાત્મક અને ગુણાત્મક સંશોધન પ્રકાર પૈકી આ સંશોધન ગુણાત્મક સંશોધન હતું.

સંશોધનનું મહત્ત્વ

પ્રસ્તુત સંશોધનનું મહત્ત્વ નીચેની બાબતોથી સ્પષ્ટ થાય છે:

1. શિક્ષકોને ધોરણ ૭ના ગુજરાતી વિષયના પ્રવર્તમાન પાઠયપુસ્તકમાં રહેલી ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓ અંગેની જાણકારી પ્રાપ્ત થશે. શિક્ષકો આ જાણકારીનો ઉપયોગ તેઓનાં અધ્યાપનકાર્ય દરમિયાન વિદ્યાર્થીઓને ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓનો પરિચય આપવાનાં સંદર્ભમાં કરી શકશે. જેના પરિણામે વિદ્યાર્થીઓમાં ભારતીય સંસ્કૃતિની સમજ કેળવી શકાશે.
2. ધોરણ ૭ના ગુજરાતી વિષયના પાઠયપુસ્તકમાં વણસ્પર્શી રહી ગયેલી ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓના સંદર્ભમાં પાઠયપુસ્તકમાં ફેરફાર કરવા કે પાઠયપુસ્તકનું નિર્માણ કરવામાં ગુજરાત શાળા પાઠયપુસ્તક મંડળને મદદરૂપ થશે.
3. ભાવિ સંશોધકોને ભવિષ્યમાં ભારતીય સંસ્કૃતિનાં સંદર્ભમાં સંશોધન કરવાં માટે મદદરૂપ થશે.

સંશોધનનું સીમાંકન

પ્રસ્તુત સંશોધન સમય અને શક્તિને ધ્યાનમાં રાખી કેટલીક બાબતોમાં સીમિત રખાયું. સંશોધનનાં તારણોને વ્યાખ્યાયિત કરતી વખતે આ સીમાઓને ધ્યાનમાં રાખવી જોઈએ. આ સંશોધન ધોરણ 9ના ગુજરાતી (પ્રથમ ભાષા) વિષયના પાઠ્યપુસ્તક પૂરતું સીમિત રહ્યું. સંશોધનમાં ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકની પૂરક વાચનની કૃતિઓ સમાવવામાં આવી ન હતી.

વ્યાપવિશ્વ

પ્રસ્તુત સંશોધનનું વ્યાપવિશ્વ ગુજરાત રાજ્ય શાળા પાઠ્યપુસ્તક મંડળ દ્વારા રચાયેલ અને ગુજરાત રાજ્યના શિક્ષણવિભાગના પત્ર-ક્રમાંક મશબ/1215/170-179/છ, તા. 23-03-2016-થી મંજૂર થયેલ ધો. 9ના ગુજરાતી વિષયનું પાઠ્યપુસ્તક હતું.

નમૂના પસંદગી

પ્રસ્તુત સંશોધનમાં સમગ્ર વ્યાપવિશ્વને જ નમૂના તરીકે પસંદ કરવામાં આવ્યું. ગુજરાત રાજ્ય શાળા પાઠ્યપુસ્તક મંડળ વડે રચાયેલ ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકની તમામ કૃતિઓ અને તેમના સ્વાધ્યાયોને આ સંશોધનમાં નમૂના તરીકે લેવામાં આવ્યા.

ઉપકરણ

પ્રસ્તુત સંશોધન હેઠળનાં પાઠ્યપુસ્તકમાંથી માહિતી એકત્ર કરવાં માટે ઉપકરણ તરીકે કૃતિપૃથક્કરણપત્રનો ઉપયોગ કરવામાં આવ્યો.

સંશોધન પદ્ધતિ

પ્રસ્તુત સંશોધનમાં સંશોધનના હેતુ અને વ્યાપના સંદર્ભમાં સંશોધન પદ્ધતિ તરીકે વર્ણનાત્મક સંશોધનના પેટાપ્રકાર વિષયવસ્તુ પૃથક્કરણ પદ્ધતિ નામની ગુણાત્મક સંશોધન પદ્ધતિનો ઉપયોગ થયો.

સંશોધનની રૂપરેખા

પ્રસ્તુત સંશોધનની રૂપરેખા નીચે મુજબ રહી:

ભારતીય સંસ્કૃતિની લાક્ષણિક્તાઓની સૂચિ અન્ય સંશોધનોમાંથી મેળવવામાં આવી. તજ્જ્ઞીય અભિપ્રાય લઈને તેમાં યોગ્ય ફેરફાર કરવામાં આવ્યા.

આ અભ્યાસ સાથે સંબંધિત હોય તેવા પૂર્વે હાથ ધરાયેલાં સંશોધનોની સમીક્ષા કરવામાં આવી.પાઠ્યપુસ્તકની કૃતિઓ અને તેના સ્વાધ્યાયોનું પ્રાથમિક વાચન કરવામાં આવ્યું.

પાઠ્યપુસ્તકની કૃતિઓ અને તેના સ્વાધ્યાયોમાંથી માહિતી એકત્ર કરવા માટે કૃતિપૃથક્કરણપત્રનો ઉપયોગ કરવામાં આવ્યો.

પાઠ્યપુસ્તકની કૃતિઓ અને તેના સ્વાધ્યાયોમાંથી હેતુઓના આધારે કૃતિપૃથક્કરણ મુજબ માહિતી એકત્ર કરવામાં આવી.

એકત્ર કરેલી માહિતી અંગે તજ્જ્ઞીય અભિપ્રાય મેળવવામાં આવ્યો.

તજ્જ્ઞીય અભિપ્રાયના આધારે એકત્રિત માહિતીમાં ફેરફાર કરવામાં આવ્યો.

એકત્રિત માહિતીનું અર્થઘટન કરવામાં આવ્યું.

અર્થઘટન પરથી અભ્યાસનાં તારણો તારવવામાં આવ્યાં.

માહિતી એકત્રીકરણ

પ્રસ્તુત સંશોધનમાં માહિતી એકત્ર કરવા માટે (1) વિષયવસ્તુ અભ્યાસ (2) વિષયવસ્તુ પૃથક્કરણ (3) તજ્જ્ઞીય અભિપ્રાય અને (4) વિષયવસ્તુ સંશ્લેષણ. આ સોપાનો હાથ ધરવામાં આવ્યાં હતાં.

પ્રાપ્ત માહિતી અને તેનું સ્વરૂપ

પ્રસ્તુત સંશોધનમાં માહિતી શાબ્દિક સ્વરૂપમાં મેળવવામાં આવી હતી.

સંશોધનના તારણો

પ્રસ્તુત સંશોધનનાં તારણો નીચે મુજબ રહ્યાં:

1. ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકની કૃતિઓમાં ભારતીય સંસ્કૃતિની 28 (અઠ્યાવીસ) લાક્ષણિકતાઓ આવરાયેલી જોવા મળી: (1) જ્ઞાનની ઉપાસના/મહિમા (2) કર્મનો મહિમા (3) ચાર પુરુષાર્થ (4) માનવેત્તર સૃષ્ટિ/પર્યાવરણ સાથે પ્રેમસંબંધ (5) નારીસ્વરૂપ (6) અહિંસા (7) આતિથ્યભાવના (8) માનવતા (9) સંયુક્ત કુટુંબપ્રથા (10) આદર્શોનું મહત્ત્વ (11)

બિનસાંપ્રદાયિકતા/સાંસ્કૃતિક એકતા (12) કેટલાક વિશિષ્ટ ખ્યાલો (13) મૂર્તિપૂજા (14) જ્ઞાતિવ્યવસ્થા (15) મૃત્યુ પ્રત્યેનો અભિગમ (16) પ્રતીક (17) ભારતીય કલાઓ (18) ભારતીય તહેવારો, ઉત્સવો, મેળાવડાઓ (19) ઋષિઓ, સાધુસંતો, ભક્તો (20) સામાજિક સમાનતા અને સમભાવ (21) ગુરુ-શિષ્ય સંબંધ (22) ધ્યેયોની પરાકાષ્ઠા (23) તીર્થસ્થાનો (24) આધ્યાત્મિકતા (25) પરંપરાગતતા (26) વિશાળતા-ઉદારતા (27) અવતાર કલ્પના (28) જીવનમૂલ્યોનું અનુસરણ.

2. ધોરણ 9ના ગુજરાતી વિષયના પાઠ્યપુસ્તકની કૃતિઓના સ્વાધ્યાયોમાં ભારતીય સંસ્કૃતિની 18 (અઢાર) લાક્ષણિકતાઓ આવરાયેલી જોવા મળી: (1) જ્ઞાનની ઉપાસના/મહિમા (2) કર્મનો મહિમા (3) માનવેત્તર સૃષ્ટિ/પર્યાવરણ સાથે પ્રેમસંબંધ (4) નારીસ્વરૂપ (5) અહિંસા (6) આતિથ્યભાવના (7) માનવતા (8) સંયુક્ત કુટુંબપ્રથા (9) આદર્શોનું મહત્ત્વ (10) બિનસાંપ્રદાયિકતા/સાંસ્કૃતિક એકતા (11) કેટલાક વિશિષ્ટ ખ્યાલો (12) ઋષિઓ, સાધુસંતો, ભક્તો (13) ગુરુ-શિષ્ય સંબંધ (14) ધ્યેયોની પરાકાષ્ઠા (15) આધ્યાત્મિકતા (16) વિશાળતા-ઉદારતા (17) અવતાર કલ્પના (18) જીવનમૂલ્યોનું અનુસરણ.
3. ધોરણ 9નાં ગુજરાતી વિષયના સમગ્ર પાઠ્યપુસ્તકમાં ભારતીય સંસ્કૃતિની 28 (અઠ્યાવીસ) લાક્ષણિકતાઓ આવરાયેલી જોવા મળી: (1) જ્ઞાનની ઉપાસના/મહિમા (2) કર્મનો મહિમા (3) ચાર પુરુષાર્થ (4) માનવેત્તર સૃષ્ટિ/પર્યાવરણ સાથે પ્રેમસંબંધ (5) નારીસ્વરૂપ (6) અહિંસા (7) આતિથ્યભાવના (8) માનવતા (9) સંયુક્ત કુટુંબપ્રથા (10) આદર્શોનું મહત્ત્વ (11) બિનસાંપ્રદાયિકતા/સાંસ્કૃતિક એકતા (12) કેટલાક વિશિષ્ટ ખ્યાલો (13) મૂર્તિપૂજા (14) જ્ઞાતિવ્યવસ્થા (15) મૃત્યુ પ્રત્યેનો અભિગમ (16) પ્રતીક (17) ભારતીય કલાઓ (18) ભારતીય તહેવારો, ઉત્સવો, મેળાવડાઓ (19) ઋષિઓ, સાધુસંતો, ભક્તો (20) સામાજિક સમાનતા અને સમભાવ (21) ગુરુ-શિષ્ય સંબંધ (22) ધ્યેયોની પરાકાષ્ઠા (23) તીર્થસ્થાનો (24) આધ્યાત્મિકતા (25) પરંપરાગતતા (26) વિશાળતા-ઉદારતા (27) અવતાર કલ્પના (28) જીવનમૂલ્યોનું અનુસરણ.
4. ધોરણ 9ના ગુજરાતી વિષયના સમગ્ર પાઠ્યપુસ્તકમાં સંશોધન પૈકીની ભારતીય સંસ્કૃતિની લાક્ષણિકતાઓમાંથી 8 (આઠ) લાક્ષણિકતાઓ વણસ્પર્શી રહેલી જોવા મળી: (1) કર્મફલત્યાગ

(2) ચાર આશ્રમ (3) વસુધૈવકુટુંબકમ્/વિશ્વબંધુત્વ (4) સોળ સંસ્કાર (5) લગ્નસંસ્થા (6) સંયમ (7) ચાર વર્ણ (8) તિતિક્ષાવૃત્તિ.

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TEACHING SOFT SKILLS THROUGH ENGLISH LANGUAGE TO MAXIMIZE CAREER SUCCESS FOR ENGINNERING STUDENTS: THE NEED OF AN HOUR

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Abstract:

Teaching English language is a multipurpose device as it serves and works in all fields. It changes atmosphere and gives confidence for teacher and students. It is a panacea to eradicate unemployment and poverty especially in the third world countries. This paper mainly focuses on how teaching soft skills through English helps to inculcate soft skills in technical students. It is accepted that soft skills can be taught through any language but my point of view is that English language teaching is an apt process to teach soft skills for students. By this one can understand English language helps a lot in inculcating soft skills in technical students for betterment of human resource of our country. Teaching English language will entail not only the teaching of grammar or lexis, but also the teaching of work-related skills or better said soft skills. Different kinds of soft skills can be inculcated in technical students through English language, and the same are explained in the present paper. To conclude, all emerging and high growth industries and companies are faced with the need to not only find people with the requisite technical skills, but are having to invest heavily in training them in the soft skills that are essential for working with colleagues, customers, suppliers and with their counterparts across countries and cultures. For them, this paper becomes panacea to solve the problems in learning the soft skills.

Key Words: Soft Skills, English Language Teaching & Technical Students.

INTRODUCTION

Soft skills include any skill that can be classified as a personality trait. Engineering graduates require an ever-increasing range of skills to maintain relevance with the global environment of the new millennium. Soft skills play an important role in resume writing, interviewing and finding success in communicating with people at work place and other areas in our life. From many years firms and educators frequently complain about a need of soft skills among engineering students. Along with technical competencies, soft skills have been identified to be important in the development of all-rounded engineering students who will be drivers of innovation in a changing world. Predominantly missed are communication skills, but additional knowledge in business is also ranking highly on the list of missing skills desirable for graduates entering the business world.

Some of the Soft skills are:

- Communication skills
- Critical and structured thinking
- Problem solving skills
- Creativity
- Teamwork capability
- Time management
- Conflict management
- Cultural awareness

COMMUNICATION SKILLS

Communication is multifaceted and assimilate various elements, such as oral, listening, visual, written etc. These need to be considered when examining communication engineering education.

Interaction: In teaching English language when students don't understand a few concepts, they try to ask the teachers the same concepts. At that point teacher can involve them into interaction by asking simple questions and can extend his conversation. This technique gives the confidence to the learner to develop his interaction.

Conflict Handling/Problem Solving Skills: in recent days, many students failed to handle the conflict, it means they don't know the technique of problem solving. So English language gives confidence to solve the problems as teacher has to solve the problems at the class in front of the students then get confidence to handle conflict in real life situations.

Attitude Awareness: In teaching English language, teacher has to have a good attitude towards students, this is imitated by students and then they would develop the same attitude. For instance, the teacher has to have a great concern towards students' means. If they don't understand, he should not neglect, instead he should help to overcome the problems.

CREATIVITY

A creative graduating student as a creatively thinking individual able to apply different kinds of information in fast-changing environment, and able to create something qualitatively new for the benefit of mankind.

The simple request to students to apply creative approach is never enough; in order to reveal creativity, special skills and techniques are required. The academic staff might play significant role in this process of building creativity in engineering students.

In creative and collaborative circumstances, every student and teacher is assigned a specific role: organizer, host, singer, dancer, director, etc.

This socio-cultural environment enables everyone to develop creative potential; the emphasis is made on creativity, dignity, respect and approval that are of particular importance, because the wrong timing for critics could kill a creative idea. This students' and teachers' collaborative process of creativity is complex, but joyful.

LEADERSHIP

Leadership is defined as "the art of mobilizing and driving others towards the want of trying and struggling for common ideals"

Leadership is a very important factor in engineering students and hence to engineers. It is why the developed societies seek to educate political, social, scientific, cultural, art and ethical leaders by a regular plan and using universities and higher education institutes

• Find coaches from industry who are successful leaders as well as engineers, and who understand the importance of cultivating young leaders.

• Now a days, change is a constant. Students can conduct a self-assessment to know their comfort with addressing and accepting change and get input from their peers and advisors on the same. Management requirements creep/changes are keys to success for any student of leadership.

What can lecturers do to improve engineering student's soft skills?

- ✦ Firstly, in improving soft skills of engineering students is to uplifts their attention about the importance of soft skills and the effect of shortcomings in this regard. Students should be encouraged to enhance their soft skills
  e.g. reading dedicated books, attending courses, and joining clubs or societies to broaden their horizon.
- ✦ On graduate level a course on management skills to be included.
  e.g. some communication skills together with the management of time, cultural issues, and of major importance, oneself, has in practice been well received by students.

However, oftentimes the curriculum is already overloaded with hard skills courses, making it difficult to add or substitute courses.

Suggestions to develop employability skills in engineering students:

- An employability strategy fund should be created.
- The employability skills in all university curriculums are to be explicitly identified.
- The teaching and assessment of employability skills are to be enhanced.
- Provide funding for universities to systematically review their work on developing employability skills.

Some tasks to improve the employable skills in engineering students:

- To enhance students' spoken skills
- To develop their writing skills
- To expose them to the real-world communication
- To identify the language needs.
- To enable students to suggest activities and tasks to make the engineering English course more effective to involve learners in the course design.

CONCLUSION

To conclude, all emerging and high growth industries and companies are faced with the need to not only find people with the requisite technical skills, but are having to invest heavily in training them in the soft skills that are essential for working with colleagues, customers, suppliers and with their counterparts across countries and cultures. For them, this paper becomes panacea to solve the problems in learning the soft skills.

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Anthropometry of Hand in Stature Determination – A review of Literature

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Abstract

Personal identification used in Forensic science establishes the identity of an individual. The word ‘Identity’ is very important for deceased. During the investigation of mass disasters cases, the primary aim of any forensic investigator is to identify the individuals by analysing the disintegrated human body organs. Stature estimation is an important part of the personal identification. Stature of the Person is dependent on Population, and Population-Specific regression equations need to be generated for accurate anthropological assessments. The review was conducted to study the regression equations of stature estimations in over-all Population or for specific geographic Region. In this paper we have presented a brief review of the stature estimation by Hand anthropometry. The review was conducted to assess correlation of stature with Hand Anthropometric measurements. Literature review suggests that many studies have been undertaken to demonstrate that it is possible to calculate stature through regression equation from hand length & hand breadth. This systematic review has included studies, from the year of 2011 to 2020, which have primarily focused on measurement of height with any other correlate to getting a brief account of anthropometric data on stature.

Keywords: Personal identification, Stature estimation, hand length, hand breadth, hand anthropometry

Introduction

Personal identification is known as establishing the identity of an individual. The need for personal identification in natural mass disaster (earth quakes, tsunamis. etc.) and man-made mass disasters (terrorist attacks, bomb blasts. etc.) The identification of the big fours is determination of age, sex, stature and ethnicity. The part of the identification process of stature is necessary when dead person’s body parts are found. It is also possible to estimation of stature from bones (Upper and Lower extremities).[1] Stature or body height is one most important and useful anthropometric parameter that determines the physical identity of an individual. Stature prediction occupies relatively a central position in anthropometric research. The stature of an individual is an inherent characteristic; its estimate is considered to be an important assessment in the identification of unknown human remains. Stature determination is an important part of the personal identification. It provides an idea about the size of the person. Almost all the bones of the skeleton can be determining stature. Lower extremity bones are given more accurate estimates of stature as these directly contribute to the stature of a person. There are two methods used for stature estimation from the skeletal remains. One is Anatomical method and second is mathematical method. The anatomical method is most accurate method for the stature estimation.[2]

Anthropology/Anthropometry

Forensic Anthropology is the field of study that deals with the analysis of human skeletal remains resulting from unexplained deaths. Since Forensic Anthropology employs the principle of Anthropology to analyse legal problems involving human osteological material, it is an applied science that embraces both anthropological and forensic science. Anthropometry is a series of systematized measuring techniques that express quantitatively the dimensions of the human body and skeleton. Anthropometry is often viewed as a traditional and perhaps the basic tool of biological anthropology, but it has a long tradition of use in forensic sciences and it is finding increased use in medical sciences especially in the discipline of forensic medicine. It is highly objective and reliable in the hands of trained anthropometric. The significance and importance of somatometry, cephalometry, craniometry and osteometry in the identification of human remains have been described and a new term of 'forensic anthropometry' is coined.[3]

Hand morphology and landmarks

Hand length (HL) is the projected distance between the points interstylion and the tip of the third finger. Interstylion is the middle point of the line connecting the point styloid radiale (the most distal point on the styloid process of radius) and stylion ulnare (the most distal point on the styloid process of ulna). Hand breadth (HB) is the distance between the most prominent point outside of the lower epiphyses of the 2nd metacarpal (metacarpal radiale) to the most prominent inside point of the lower epiphyses (metacarpal ulnare) of the 5th metacarpal. Metacarpal radiale is the point most medially projected on the head of the 2nd metacarpal when the hand is stretched and metacarpal ulnare is the point projecting most laterally from the head of the 5th metacarpal. [4]

Stature estimation studies

Stature estimation studies were grouped together and critically analysed. There were varying sample sizes among these studies. Some of them had studied multiple parameters for comparison but the main focus was on reliability of Hand length and Hand breadth in determining the stature in that particular population.

Stature estimation has been studied in 2011 conducted by Nasir Ahemad and Ruma Purkait, who predicted stature from the taken twelve parameters in central part of India. stature was significantly and positively correlated with all hand dimensions. Linear regression model for hand length is found to be the best model with highest value for R^2 as 0.312.[5] but the Kumar, Shiva A. H study is an attempt to know to establish the relationship between the stature and right hand length of Karnataka, in south Indian population. The co-relation coefficient between stature and right hand length were found to be positive and statistically highly significant. The highest co-relation co-efficient is - (+0.73). The regression formula was checked for their accuracy and reliability. [6]

Nur-Intaniah Ishak [7] in his Study Stature prediction accuracy using hand and handprint measurements ranges from 4.74 to 6.53 cm, which is comparable to established skeletal standards for the hand. This study provides new forensic standards for the estimation of stature in a Western Australian population and also demonstrates that the measurement and analysis of handprints affords a novel source of profiling data that is statistically quantified. Jitender Kumar Jakhar,[8] worked on Haryanavi Population of North India and Jianpin Tang, [9] Worked on Han Population of Southern China studied in 2012. Jitender Kumar Jakhar estimated Stature from only Hand length parameter and Jianpin Tang was taken two parameters are Hand length and Hand breadth. Correlation coefficients of the hand length measurements are higher in males bilaterally. The highest correlation is exhibited by left hand ($r = 0.725$) in North Indian population and the Southern china Population are estimated stature using multiple regression equations was more close to the actual stature than the estimated stature using linear regression equations. The highest correlation is exhibited in male= 0.677 and female= 0.650 of right hand in both the gender.

Nagla M Salama [10] in his study comparison between right and left hand measurements of adult Egyptians. There is no statistically significant differences between left and right hand measurements in both gender where P >0.05 for all measurements. All hand measurements in both males and females are significantly correlated to stature. Multiple regressions reveal nearly the same values obtained by linear regression equations. The standard error of estimation (SEE) for hand measurements, it ranges between 1.3 to 2.16 in males and between 0.978 and 2.45 in females. SEE in males is 1.33 for hand measurements and 1.61 for hand print measurements and in females it is 1.11 for hand measurements and 1.19 for hand print measurements among adult Egyptians. Piti Laulathaphol [11] study to investigate the relationship between stature and hand measurements in Thais and derive regression equations for estimation of stature from hand measurements for Thais. All the hand measurements of both sexes exhibit positive and statistically significant r with stature ($r = 0.349$-0.736, $p < 0.05$). The highest r with stature is exhibited by hand length in both males ($r = 0.667$-0.674) and females ($r = 0.716$-0.736). Simple linear regression equations SEE ranges from ±3.295 cm to 4.177 cm for males and from ±3.609 cm to 4.878 cm for females and Multiple regression equations for The SEE ranges from ±3.297 cm to ±3.328 cm for males and from ±3.514 cm to ±3.680 cm for females. Dr. Vijayakumar B. Jatti [12] worked on the relationship between stature and hand dimensions of Davangere Population for forensic applications. The correlation coefficients were found to be statistically significant for the hand dimensions in both the sexes. The highest correlation is exhibited by left hand in male =0.5 and female = 0.65 and in right hand in male =0.5 and female = 0.64. Maheshwar chawla and Rajkumar [13] study a positive correlation between height and hand breadth was observed and it was statistically significant. Regression equation for height estimation was formulated using hand breadth. The mean difference of the height was 1773.273 [+ or -] 78.832 mm and Hand breadth (Right and Left) were 83.687 [+ or -] 5.720 and 83.593 [+ or -] 5.720 mm respectively.

Choksi, Aneri; Babu, G. Rajesh [14] worked on the primary characteristics of identification and estimation of stature from palm length among the native Guajarati population. It was to deduce the correlation coefficient and multiplication factor for estimation of stature from palm length. The multiplication factor so deduced has been applied and regression analysis was done and was found to be significant and reliable.

Sandeep Agarwal [15] was study anthropometric measurements of the hand length and their correlation with the stature in eastern indian population. Positive correlation was found between the stature and hand length. Multiplication factor is found to be a more reliable tool than the regression equation for estimation of height with the help of hand length in Eastern Indian population. The multiplication factor derived for males is 9.05 and that for females is 9.26. For males the correlation coefficient obtained is $r2 = 0.583$ ($p < 0.05$) and for females it is $r2 = 0.487$ ($p < 0.05$). Charu Taneja and L.K.Jain [16] worked on Stature Estimation from the Anthropometric Measurements of Hands in Tribal Population. There was a positive but low correlation between height and various hand parameters- hand length and hand breadth. The correlation coefficient between height and hand length is + 0.083 and correlation coefficient between height for the hand breadth is + 0.077 in the males. The Correlation of right hand 0.085 and 0.086 and left hand 0.092 and 0.073. Ekezie Jervas, Anibeze chike [17] study on IGBO Population of Nigeria. The linear regression modle for male, female and both gender together was found to be the best model with highest values for the correlation was in male $r = 0.429$ with SEE 6.596 and $r = 0.561$ with SEE 6.402 in female and $r = 0.610$ with SEE 7.152 in both gender. Soo-chan Jee, Myung Hwan yun [18] worked on Hand Anthropometric Dimensions from Korean Population. The single regression and determination coefficient of a regression estimation equation (R^2) and standard error of estimate (S.E.E) were calculated to compare prediction reliability. Hand length was found to be the variable with the highest correlation to stature in both males ($r = 0.628$) and females ($r = 0.534$). For male subjects, hand length ($R^2 = 0.398$) and palm length ($R^2 = 0.358$) proved to be the greatest determining factors for the regression equation. For both males and females, an R-square value of 0.643 was obtained with an estimation error of ±5.719cm by using the derived multiple regressions. Sangeeta Dey, A. K. Kapoor [19] study on regression analysis method can better predict stature with minimum range of error in comparison with multiplication factor method. Linear regression analysis derived represents higher correlation between hand dimension and stature in both males and females. On comparison of mean actual stature and predicted stature from MF method and RG method it is evident that there is lesser difference between them.

Wakode N S, Wakode S L [20] worked with Measurement of Hand Length in Maharashtra Region. The average of multiplication factor in males is 9.2666 of right hand and 9.1699 of left hand. In females, it ranged from 9.2021 to 9.9328 of right hand and 9.2021 to 9.7368 of left hand. The average of multiplication factor for females is 9.5674 for right hand and 9.4694 for left hand. Melad G. Paulis [21] worked on Egyptian population. Simple and Multiple regression equations with standard error of estimate was the lowest in handprint length ±4.54 cm in male and ±5.38 cm in female. Pratik R. Varu and Prince J. Manvar [22] study was to derive regression formula and multiplication factor to determine stature. Regression formula were showing standard error of estimate (SEE) ranging from ±4.70 to ±5.99. Ekezie J, Anibeze CIP [23] The highest values for the coefficient of determination R^2 as 0.528, R^2 Adjusted as 0.523 and multiple correlation coefficient R as 0.727 with 5.782 as the SEE. A N Kavyashree , Bindurani M K [24] The highest correlation of South indian male r = 0.414 with stander error estimation 1.01 and r = 0.412 with SEE 1.16 in female. The highest correlation of North indian male r= 0.514 with stander error estimation 2.68 and r = 0.581 with SEE 1.58 in female. Arunesh Chandra, Pankaj Chandna [25] The correlation coefficients of hand dimensions were greater for length dimensions (r = 0.598) than for breadth dimensions (r = 0.460). The standard errors of the estimates ranged between ± 58.307 mm (hand length) and ± 64.089 mm.

Amitava Pal, Sujaya De [26] worked on only Bengalee women Correlation coefficients r = 0.688 to 0.454 in range with Stander error estimation 3.49 to 4.28 in range. In multiple regression r = 0.705 with SEE = 3.433. T. Nataraja Moorthy and Tee Yi Yin [27] study on Malaysian Chinese. The highest Correlation coefficients r = 0.232 and SEE = 7.157 in male and r = 0.300 and SEE = 6.395 in female. Oria, Rademene [28] The maximum Corrrelation coefficients was observed in male r = 0.614 with SEE 3.136 and r = 0.621 with SEE 3.016 in female. Maryna Kornieieva and Azza H Elelemi [29] The Corrrelation coefficients r = 0.750 with SEE = ±3.36 in male and r = 0.639 with SEE = ±4.90 in female. Jain Sanjay Kumar and Mathur P N [30] The Corrrelation coefficients in male r = 0.760 with SEE 4.07 of right hand and r =0.760 with SEE 3.76 in left hand. Corrrelation coefficients in female r = 0.663 with SEE 4.05 of right hand and r = 0.670 with SEE 4.00 of left hand. Michael E. Nandi [31] Pearson correlation (r) had a range of 0.40 to 0.63 and an average stature of 176.36 ± 8.13cm, 164.38 ± 6.62cm and 169.59 ± 8.79cm for males, females and a pooled sample. In multiple regression Corrrelation in male R2 = 0.402 with SEE 4.241 , in female R2 = 0.506 with SEE 4.045, and pooled sample R2 = 0.570 with SEE 4.006. Mudasir Ahmad Khan [32] The highest correlation is shown length (0.626) in males and (0.695) in females and lowest correlation is shown Breadth (0.046) in males and Breadth (0.386) in females. Standard error of mean in male 0.637 and female 0.606. T. Nataraja Moorthy , Rasvini Asogan [33] coefficient of determination R^2 in male 0.597 with SEE 0.343 and in female 0.741 with SEE 5.021. Nur Atirah G, Khairulmazidah M [34] The multiple correlation hand in male r= 0.609 with SEE 4.638, female r= 0.703 with SEE 3.856 and unknown gender r= 0.837 with SEE 4.609 and handprint in male r= 0.634 with SEE 4.518, female r=0.718 with SEE 3.789, unknown gender r= 0.833 with SEE 4.684. Zulkifly, Nuranis-Raihan [35] The correlation coefficient of hand in male r=0.72 with SEE 5.30 , female r=0.70 with SEE 4.36 and handprint in male r = 0.65 with SEE 5.78 , female r= 0.60 with SEE 4.86. Asadujjaman, Md, Md Babor [36] The correlation coefficient in male r= 0.604 with SEE 5.227 and in female r=0.711 with SEE 3.485.

Joshi, Aparna [37] worked on Indian Population. The Correlation in male R^2 = 0.553 and female R^2 = 0.566 in 21 to 22 age group and the age group of 20-21 of both genders and 22-23 of male participants, the correlation coefficient and regression coefficient were not statistically significant. Mohamed, Ihsan [38] -highly correlated regressions in range: 0.61-0.70. and SEE observed here ranged between 3.82 and 5.76 cm. Multiple regression analysis provided improved accuracy to the equation in SEE: ±3.78-4.45 cm. Barman, Dipayan Deb [39] Pearson's correlation r = 0.884 in male and r = 0.363 in female. Multiple regression the standard error of estimate was less in this study and which were 1.405 and 1.537 for males and females respectively Roy, Shreyasi [40] Multiple regression correlation coefficient in male r = 0.413 with SEE 3.14, female r = 0.221 with SEE 2.80, unknown r = 0.334 with SEE 2.05. Asadujjaman, Md, [41] The correlation coefficient in male r= 0.729 with SEE 43.977,in female r=0.611 with SEE 47.830 , in combined r=0.819 with SEE 51.166 .

Conclusion

Stature estimation is very necessary for easy identification of individuals or patients in clinical and non-clinical settings. A review of various hand dimension parameters for anthropometric dependent stature estimation was the main objective of this study. Among all anthropometric variables, the hand length and hand breadth are accurate and more reliable variable for stature estimation. The stature varies among different populations so no standard formula can be applied to all. But for a particular population, the results are more or less similar. Moreover, according to the above discussion, anthropometry is very useful for the prediction of stature estimation but the results vary population to population.

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Virtual Labs-A Technological Innovation in Science Experiments

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Abstract:

The aim of the Virtual Labs is to provide students access via the Internet to various experiments in control environment, which are situated in control laboratories at several educational Institutes. Government of India and Various Institutes, Colleges and Universities are currently developing the Virtual Lab as a network of remotely accessible laboratories in order to set up a prototype experimental environment. Students under consideration are usually located at geographically distributed location (e.g. at home) and have remote access to experiments. The Virtual Lab is based on a distance education concept due to the fact that certain students (e.g. professionals) may be interested in studying even at places which are far away from campus eliminating the necessity to be there in person. In the Virtual Lab they are able to gain some practice in control theory at their convenience thereby saving travel time and cost.

Key words-Virtual labs

Introduction

The education sector in India, has been witnessing a massive transformation recently with changing job landscape, technological disruptions, demand for quality education and the implementation of National Education Policy (NEP) 2020. The pandemic caused further shocks to the system with educational institutes forced to shut down during the lockdown period, and the transition of students and teachers to online teaching-learning. In India, around 250 million students were affected due to educational institutes closures at the onset of lockdown induced by COVID-19. The pandemic posed several challenges in educational institutes which included an expected rise in dropouts, learning losses, and increase in digital divide. The pandemic also called into question the readiness of the systems, including teachers to address such a crisis and sustainability of educational institutes. However, COVID-19 also acted as a catalyst for digital adoption in educational institutes.

The virtual labs-Concept

Virtual labs are an educational simulation environment that allows students to complete lab experiments online and explore concepts and theories without going into a real science lab Students can experience lab techniques for the first time and become more familiar with advanced laboratory equipment that may be inaccessible because of its high price or because of its danger. Through animation, students can explore life sciences at the molecular level and look inside the machines they operate. Virtual laboratory software creates opportunities for alternative access to science education, and virtual sites are applications of virtual reality technology

Need and importance of virtual labs in e-learning

Protect students while they deal with chemicals Provides a realistic learning experience rather than having learners make assumptions or memorize concepts and procedures help to solve the problem of lack of capabilities in educational Institutes. To provide cooperation and interaction between students and each other, and between teachers and students also Helps teachers evaluate students electronically. It helps students, especially in the early stages, to overcome boredom because of the theoretical sciences that they study in their educational Institutes.

It allows the student to do the experiment more than once, allowing him to fully absorb it Virtual labs leave a wide field for experimentation and interaction between learners and teachers, and virtual labs provide an enjoyable scientific experience. So the Virtual Lab platform, provide a more interactive experience

Science learning or science education is the teaching of science to non-scientists, such as school children, college students, and also adults within the general public.

The science learning field can include work in science content, science process (the scientific method), social and citizen science, and some teaching pedagogy.

Now days the Advances in computer and network technologies may facilitate and provide constructivist and cooperative learning environments, thus paving the way for cooperative activities and constructivist learning.

Objectives of Virtual Labs

1. To provide remote-access to simulation-based Labs in various disciplines of Science and Engineering.

2. To enthuse students to conduct experiments by arousing their curiosity. This would help them in learning basic and advanced concepts through remote experimentation.
3. To provide a complete Learning Management System around the Virtual Labs where the students/ teachers can avail the various tools for learning, including additional web-resources, video-lectures, animated demonstrations and self-evaluation

The Philosophy of Virtual Labs

Good lab facilities and updated lab experiments are critical for any educational institute. Well equipped lab facilities are necessary to conduct experiments. Also, good teachers are always a important resource. The Virtual Labs will addresses these issues of lack of good lab facilities, as well as trained teachers, by providing remote-access to simulation-based Labs in various disciplines of science and engineering. Along with it its student centered it will arouse the curiosity of the students and permit them to learn at their own pace. This student-centric approach facilitates the acquisition of basic and advanced concepts through simulation-based experimentation. Internet-based experimentation further permits use of additional web-resources, video-lectures, animated demonstrations and self-evaluation. Specifically,

- Access to online labs to those educational Institutes that faces lack of lab facilities.
- Access to online labs as a complementary facility to those educational Institutes that already have labs.

Virtual labs are any place, any pace, any-time, any-type labs. It is a paradigm shift in student-centric, online education.

Virtual Labs is a project initiated by the Ministry of Education, Government of India, under the National Mission on Education through Information and Communication Technology.The project aims to provide remote access to Laboratories in various disciplines of Science and Engineering for students at all levels from undergraduate to research.

Virtual Labs have been designed to provide remote access to labs in various disciplines of Science and Engineering. These Virtual Labs cater to students at the undergraduate level, postgraduate level as well as to research scholars. Virtual Labs enable the students to learn at their own pace and motivates them to conduct experiments. Virtual Labs also provide a complete learning management system where the students can avail various tools for learning, including additional web resources, video lectures, animated demonstration, and self-evaluation. Virtual Labs can be used to complement physical labs.

Benefits of Virtual Lab for Science

The science learning goals of laboratory experiences include enhancing mastery of science subject matter, developing scientific reasoning abilities, increasing understanding of the complexity and ambiguity of empirical work, developing practical skills, increasing understanding of the nature of science, cultivating interest in science and science learning, and improving teamwork abilities.

The researchers suggest that laboratory experiences will be more likely to achieve these goals if:

- They are designed with clear learning outcomes in mind.
- They are thoughtfully sequenced into the flow of classroom science instruction.
- They integrate learning of science content and process.
- They incorporate ongoing student reflection and discussion.

Computer-based representations and simulations of natural phenomena and large scientific databases are more likely to be effective if they are integrated into a thoughtful sequence of classroom science instruction that also includes laboratory experiences.

Advantages of virtual lab in Science

1) Virtual labs enable students to perform many experiments that are difficult to perform in real laboratories because of the risks.

2) Virtual labs help teachers and students save time and effort because they don’t need to adhere to certain times to enter the lab, or to move from one place to another.

3)Virtual labs enable students and teachers to use the latest technologies.

4) Virtual Labs help users keep up with the technological development of the digital age.

5) Virtual labs allow students to perform the practical experiments related to the theoretical courses, which helps them absorb the courses.

6) The virtual lab provides enjoyment during experiments.

7) Virtual labs help students perform the experiment more than once.

8) Virtual labs protect students and teachers from hazards, given there is no direct contact with toxic or radioactive chemicals and there is no handling of explosive devices or electricity.

9) Virtual labs provide the convenience of changing the inputs and transactions used in the experiment without worrying about any dangerous effects of these changes.

10) Virtual labs allow students to stay in touch with the Internet, which helps them search and gather information during the experiment.

11) Virtual Labs enable students to record results electronically and share them with others to exchange experiences.

12) Virtual Labs provide teachers with the opportunity to follow up and evaluate students electronically.

13) Virtual labs provide flexibility in performing experiments.

14) Virtual labs provide a complete Learning Management System (LMS) around the virtual labs where students can avail the various tools for learning including addition web-resources, videos, animated demonstrations and self-evaluation.

Disadvantages of Virtual Laboratory

1) They require computer devices with high specifications in order to simulate the exact phenomena with full details and create a three-dimensional virtual lab.

2) They require professional programmers with strong skills in different programming languages. They also require a team of experts in the scientific material, teachers, and experts in psychology.

3) One of the negative effects of Virtual Labs is that it reduces the direct interaction between students and each other, and between students and teachers, given that the communication between them is electronically most of the time.

4) Due to the experiment in virtual lab can repeat as many times as necessary, student will get insensitive to failure and danger in a real situation.

5) Students can learn something useful from a full sensory experience in a real lab like weird noise and smell, random error, faulty machinery, etc.

Conclusion

Virtual labs are one of the technological innovations among the modern educational methods. In virtual labs, the computer is used to provide a 3D virtual environment for the science lab. Virtual lab will be helpful to teacher during this pandemic. teachers respond and strive to provide quality education for their students. Sciences should be learned through minds-on and hands-on, hence teachers must be able to create virtual classroom conditions that help students maintain learning momentum while they cannot interact each other physically. Also using the internet and computer student will be able to complete their experiments in real time. Besides this, the student will be able to access information in various materials and disciplines, which develops his skills and helps him to keep abreast of daily developments in the field of education.

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"Analytical study on Torrent Pharmaceuticals by using Data-Envelopment Analysis Model"

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Abstract:

The basic aim of this research paper is to measure efficiency of Torrent Pharmaceuticals. So, in present research paper, researcher selected Torrent Pharmaceuticals for the performance evaluation by using Data-Envelopment Analysis model. Data Analysis is considered as the main part of any research. In this research paper data analysis is done by using statistical tools like averages, ratios and by using Data-Envelopment Analysis Model. The period of the study is 5 years. An efficiency score of Torrent Pharmaceutics is 0.069, 0.053, 0.100, 0.261 and 0.100 respectively during 2014-15 to 2018-19. So, in 2017-18 an efficiency score is highest i.e. 0.261 and least in the year 2015-16 i.e. 0.053.

Key Words: Performance Evaluation, Efficiency, DEA Model, Torrent Pharmaceuticals Score

Introduction:

All the business organizations and companies are carried out with an objective of making a good profit. All the stakeholders i.e. Shareholders, Debenture holders, Preference shareholders, creditors and investors of company or the business organization will want to know whether an organization will do well in future in order to keep their interest in that organization. Forensic Accounting is one of the forms of investing accounting that helps to examine the financial records of the company with respect to fraud and distress. In today's competitive world it is necessary to evaluate the performance of the firm or industry on the regular basis to sustain in the market. With the help of evaluation of performance, we can find out the efficiency score of Company.

Research Gap:

1. Study Period
2. Sample
3. Test

DEA Model:

Ratio		Weight	Input/ Output
Liquidity Ratio	Current Ratio	0.50	**Input-1**
	Quick Ratio	0.30	
	Working Capital Turnover Ratio	0.20	
	Total	**1**	
Activity Ratio	Account Receivable Turnover Ratio	0.20	**Input-2**
	Inventory Turnover Ratio	0.25	
	Assets Turnover Ratio	0.35	
	Collection Period Ratio	0.20	
	Total	**1**	
Leverage Ratio	Debt Equity Ratio	0.50	**Input-3**
	Interest Coverage Ratio	0.30	
	Equity Ratio	0.20	
	Total	**1**	
Economic Indicator	**EVA**	**1**	**Input-4**
Profitability Ratio	Return on Assets (ROA)	0.35	**Output**
	Return on Capital Employed (ROCE)	0.22	
	Return on Current Assets	0.10	
	Return on Equity	0.18	
	Operating Profit to Sales	0.15	
	Total	**1**	

[Source: Reza Tehrani, M. R. (2012). A Model for Evaluating Financial Performance of Companies by Data Envelopment Analysis. *International Business Research Vol.5*, 8-16.]

Title of the Study:

"Analytical study on Torrent Pharmaceuticals by using Data-Envelopment Analysis Model"

Objectives of the Study:

1. To measure the Performance of Torrent Pharmaceuticals Company
2. To know the profitability of Torrent Pharmaceuticals Company
3. To measure efficiency score of Torrent Pharmaceuticals Company

Review of Literature:

Eva Garmanova & Herbert Strunz (2017) the aim of research paper entitle "Efficiency of Insurance Companies: Application of DEA and Tobit Analysis" was to determine the relationship between technical efficiency and profitability of selected insurance companies. Total 15 commercial insurance companies of Solvakis were selected for the research work. The period of study was 2013 to 2015. For analysis of Data, Data Envelopment Analysis Model, Mann-Whitney, U-test, Tobit Regression were used. It conclude that there is statistically significant difference between average technical efficiency score within the group of selected commercial insurance companies.

Gascon, J. Lozano, B. Ponte, D. Fuente (2017) research paper entitled "Measuring the efficiency of large pharmaceutical companies: An industry analysis" was conducted to measure relative efficiency of pharmaceutical laboratories. For research work total 37 large pharmaceutical laboratories were selected. The period of study was 2008 to 2013. The data analysis was done with the help of data envelopment analysis approach. Total seven variables were used in the final model of DEA. Out of that three inputs, three Output And one input as well as output. The inputs were size of workforce, total assets and investment in research and development whereas outputs were net profit, Market Capitalization and Total Sales. Number days of authorized innovative medicines considering the France effects that is input as well as out. The average level of efficiency was 93.45% and out of all 10 Companies were found inefficient as per Data envelopment analysis model.

Research Methodology

Population / Universe of Study:

The population of the study is all listed Pharmaceuticals Companies which are listed in BSE and NSE.

Sample Size:

From the whole population Torrent Pharmaceutical is selected for the study which are listed in BSE.

Data Collection:

This study will be based on secondary data collection in which data is collected from the Annual Report of Torrent Pharmaceuticals.

Period of the Study:

The period of the study is 5 year i.e. from 2014-15 to 2018-19.

Tools and Techniques:

Data Analysis is considered as the main part of any research. In a this research data analysis is done using statistical tools like

- Averages,
- Ratios
  - ✓ Liquidity Ratio
  - ✓ Activity Ratio
  - ✓ Leverage Ratio
  - ✓ Economic Indicator
  - ✓ Profitability Ratio
- By using Data-Envelopment Analysis model

Data Analysis and Interpretation:

Ratio/Year	2014-15	2015-16	2016-17	2017-18	2018-19	Average
Current Ratio	1.77	1.51	2.22	1.57	1.42	1.70
Quick Ratio	1.25	0.97	1.49	0.96	0.89	1.11
Working Capital Ratio	2.98	5.99	2.65	3.52	5.37	4.10
Debtor Turnover Ratio:	2.77	5.17	4.76	4.00	4.68	4.28
Inventory Turnover Ratio	3.81	3.44	3.73	3.19	3.56	3.55
Assets Turnover Ratio:	0.84	1.04	0.76	0.52	0.60	0.75
Collection Period Ratio:	125.40	61.16	80.94	95.20	85.89	89.72
Debt Ratio (%)	45.79	31.84	33.15	53.07	47.11	42.19
Interest Coverage Ratio:	5.61	14.00	5.68	2.90	2.93	6.22
Equity Ratio:	0.02	0.02	0.01	0.01	0.01	0.01
Economic Value Added	1489.16	1543.42	1982.18	2121.82	2502.73	1927.86
Return on Assets Ratio	19.41	45.85	17.26	8.76	14.88	21.23
ROCE:	29.67	25.30	32.93	13.98	12.63	22.90
ROCA:	47.38	128.21	54.02	34.51	47.80	62.38

Return on Equity:	1144.88	2975.61	1359.17	1005.15	1667.57	1630.48
Operating Profit to Sales Ratio:	24.27	48.56	24.54	21.36	27.99	29.34

DEA Application:

Year	Input	Output	Efficiency
2014-15	1542.48	154.26	0.069
2015-16	1580.27	412.48	0.053
2016-17	2020.89	204.08	0.100
2017-18	2171.82	115.33	0.261
2018-19	2548.43	175.53	0.100

Conclusion and Findings:

With the help of this study a stakeholder can easily measure efficiency as well as performance of Torrent Pharmaceuticals. An efficiency score of Torrent Pharmaceutics is 0.069, 0.053, 0.100, 0.261 and 0.100 respectively during 2014-15 to 2018-19. So, in 2017-18 an efficiency score is highest i.e. 0.261 and least in the year 2015-16 i.e. 0.053.

Limitations of the Study:

- Only one company is selected for the study
- Study period is only 5 years.

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Safe and Reliable Land Title Registration using Blockchain

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Abstract:

The current land registration process involves a lot of vulnerabilities and people uses it to cheat the common people and the government. There are various issues and loopholes in the existing system that gives rise to corruption and disputes. By implementing the land title registration in blockchain, the security issue is resolved to a great extent. The hash value calculated for each block will be unique as it is linked to the hash of the previous block. The algorithm that is used for hashing is SHA256. Along with SHA256, Proof of Work (PoW) algorithm is also used which makes the information related to each transaction more secure. Message digest that is generated for each block is of fixed size and each hash represents a complete set of transaction within a given block.

The proposed framework uses smart contract at various stages of the land title registration. First, we describe the conventional land registry system and review the issues in it. Then, we outline the potential benefits of employing Blockchain technology in the land title registration and presented a framework.

1. Introduction:

Land registration involves collection of details like ownership and size of the property. Currently the entire process of land registry maintenance is too tedious since it involves safekeeping of large volumes of registers in written form. The main issue with the above-mentioned method of land registry maintenance is that any future reference that needs to be taken from these hard copies will involve too much labour. This process is time consuming. Current system is not secure since majority of the process is not transparent, system is slow, and selling a property more than once needs to be recorded accurately. Several approaches have been made to automate the land registry data maintenance by eliminating the process of keeping bookish records. This is initially done by storing the data in huge databases. But such a method is not efficient in terms of data security as the data contents are breached easily as data tampering can happen in case of poorly maintained databases.

Blockchain is a distributed ledger technology that keeps historical record of all transactions that have taken place across a peer-to-peer network. Implementing land registry using blockchain helps in avoiding fraudulent activities thereby making the system more safe and reliable. Since it is difficult to duplicate the blockchain, implementing land registry using this technology helps in avoiding any illegal activities involved in land transactions. Contracts and ownership details are maintained in a decentralized method. It is easier to track the data transaction from the blockchain implementation as it eliminates the need for physical intervention and thus improves the overall security for users of the system. Blockchain provides an opportunity to establish a strong system for digital identity. Using blockchain, each block in the network represents the data involved in a land transaction which includes details like property id, property number, owner details, transaction amount, mode of payment and last transaction details such as amount that has been paid for that transaction. By the proper use of encryption methodologies like SHA256 algorithm we can ensure data protection as well as systematic arrangement of data collected.

2. LAND REGISTRATION SYSTEM

The Fundamentals of a land registry system can be mainly into four sections:

a. Unique identification: The main aim of the land registry system is to identify the right/ genuine owner of the land and then finally submit the documents for registration. Currently, the user identification process is not readily available and standardized. The existing blockchain technology built in a fashion that does not require disclosing the identity of the user.

b. Initial transition process: Blockchain is and the mechanism that can be used to validate and store all the land-related transitions and it can be further used to transfer the land ownership records.

   Before applying the blockchain technology for land transition, the existing land title records to be registered in the blockchain that is referred as the genesis block. All the parties involved in the system must agree to it before proceeding further on [6].

c. Consent Principle: The permission of the real owner as per the land record is necessary to transfer the land to the buyer. The main issues identified during this process are:

- Identification of the genuine owner.
- Availability of digital signatures to all the users/ owners.
- The mechanism or the middle man to verify the coercion/transfer under threat without free will. In the blockchain, the idea is to remove any middle man but in this case coercion cannot be checked [6].

d. Publicity of records/ownership databases: The main idea is to make record easily accessible and trusted that could be either publically available for inspection or any trusted third party that can cater the needs ofa probable purchaser [6].

The present paper-based traditional land registry system has been presented in Figure 1 that can be defined in the following steps:

a. Step-1: Verification of property

   In the current land registry system, all the documentation is done physically with paper and verified by checking physical registers. The land buyer will ask for the copy of the land title from the seller to get it verified by the registry office..

b. Step-2: Pre-agreemet B/W seller and buyer

   When the buyer gets the satisfactory results (authentication) from the registry department, then he/she further can approach the seller for the pre-agreement.

c. Step-3.0: Sales deeds

   The buyer will approach the notary department to prepare the official documents for the transfer of land. Notary department will consult the revenue department for the stamp duty on the land and inform the required stamp duty to the buyer.

   Step-3.1: Surveyor

   At the same time, the buyer will approach the surveyor department to verify the actual physical measurements and location of the land as specified in the land record/papers. If the buyer gets the satisfactory result from the surveyor, then he can proceed to the registration office with the official documents given by the notary department and pay the requisite registration fee in the form of stamp duty and other charges applicable based on the notary documents.

d. Step-4: Registration department

After receiving the official documents from the buyer send it to the recording office. Recording office Take Buyer, seller identity and verify it. After verification Recording Office take the Photo, Biometrics of all parties (seller, buyer, and witnesses), id and photo, and payment fees proof to be included in the official land record paper. Recording office then submits the final official documents to the registration department.

e. Step-5: Land mutation

Registration department then sends this official paper to the land mutation department and to transfer the land ownership.

f. Step-6: Registry department

Land mutation department then submits and update all the land documents to the revenue and registry department for the final updating of the records.

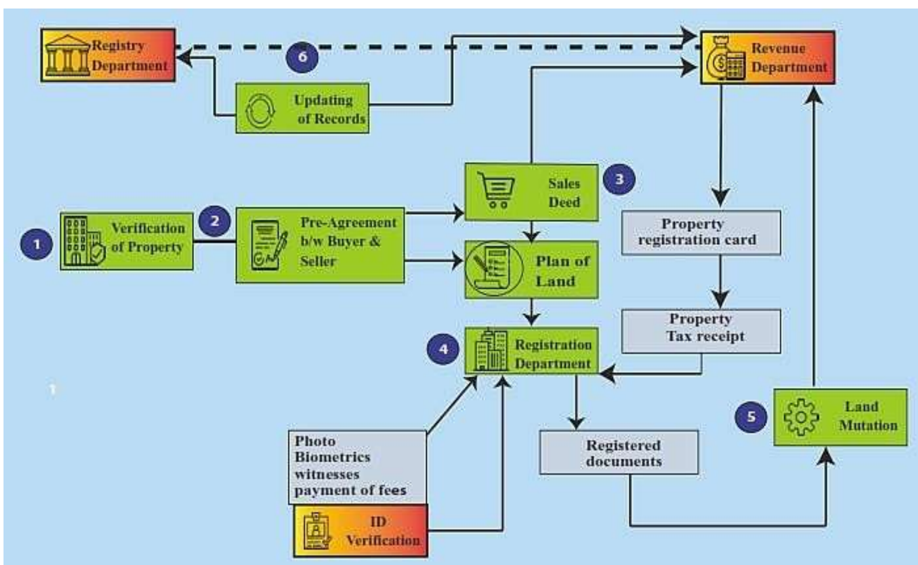

Figure 1. Traditional land registry system

1. ISSUES WITH CURRENT SYSTEM

In the existing land registry system, the land registrar cannot verify any existing dues on the land andregistrar will act assuming that all the land dues are clear. The registry office only makes a record of land transactions, and it works based on the payment proof submitted by the seller and buyer but cannot verify its validity independently and actual payment made. The corruption in the current system led to the rise of the unidentified owners as well as it makes the record updating process tedious and costly due this reason poorfarmers cannot register the land title under their name, and consequently they become inaccessible to various government schemes like loan on low rate, loan waivers and support for cultivation. The informal moneylendersare trapping the poor farmers in the absence of any formal land title for money lending, and they pay the very high cost on the lending amount and in the majority of cases are unable to repay the loan amount. The landregistry system depends upon the government departments for processing and the verification. As all the landregister database is not connected to the land registry system, it reduces the efficiency and equality ofthe system. There are many issues related to Paper-based land registry system that has been summarized in thissection. As the land registry system is not digitalized, it is prone to the alteration. The process of land registry is lengthy and requires lots of paper verification, physical visits, check and bribery at every stage thatcauses a lot of delay and wastage of time and money. Availability of record is another major issue as the process of land registry involves a change of owners from time to time that takes time and it can not providereal time details for any verification. Assessing these records require time, lots of visits and bribery and that records also may not be synchronized. Land title issue is very conflict arising matter as most of the cases inthe court of land related issues are of land title dispute due to various reasons like double spending, fake recordsand unable to rightly identify the genuine owners. Land double spending issue arises due to the synchronization issue in the land registry system, and it is prone to tampering. The same person can sell the same piece of land to multiple parties, and it can be traced at the later stage when the land mutation is being done. Paper-based systems are very much prone to such issues.

Other issues related to land registry system is related to Land encroachment as in most of the countries, the unoccupied land and old houses are prone to encroachment. Moreover, the land ofthe elderly and the NRI peoples are the most natural target for land encroachment. In some cases, online registration is being done to sort out some of these issues but the server issue is a big concern. At the same time, any online system is prone to various types of hacking issues, and users cannot easily trust the system unless anduntil there is a full proof mechanism to counter any tempering. Middle man issue is another problem as in land registering system the middle man charges a considerable amount to smoothen the land registry process. In some cases, the false middle man can sell the land with fake documents. Due to all these reasons a big chunk of assets remain unutilized and unregistered that affect economic growth. The financial benefits like revenues in the form of income tax, property tax etc. lost from the national exchequer. All these issues reflect as Trust Gap in land registry system and land investors have lost money due to these reasons. Also, there is high transition cost for the purchase of land as compared to the other investments, and after getting the registered paper of land, there is a risk of criminal threats from local criminals.

2. BLOCKCHAIN AND LAND REGISTRY

The land registry system involves a massive amount of registration documents to be stored on central databases that facilitate the transaction for the trading of land title. This system is prone to various type of manipulation and alterations and to sort out these issues, manual records stored that it can be manipulated with the help of corrupt employees in the registry office and involves many overheads in t he form of time, storage requirements and cost involved in storing and processing the documents. The land registry departments have taken initiatives to take advantage of the ICT technologies for increasing openness and transparency. By distributing, the data from a single database to a distributed database protect the central storage by copying and replication of data. However, the correctness of records is still a question, and it is still prone to alterations and scams. The Blockchain in reference to the land registry system can be described as a distributed ledger having functions such as storing all the transaction record, owner of the land for a certain period, time of transaction. It also offers ways to track the data of previous transactions.

Application of blockchain technology in the land registry solves many problems that arise due to keeping a centralized record of titles. A blockchain based land registry system will provide many abilities as compared to the old registry system. In blockchain, there is a decentralized control and storage of records that have the potential to increase the trust and give rise to the collaborative system. By using blockchain, the efficiency of the land registry system will be increased and result in better synchronization and countering the security issues resulting from human-made disasters and availability issues of information. Blockchain technology consist of peer to peer network connected by distributed network in which each peeris holding the same copy of transaction made via consensus of all the peer in the network. The blockchain categorized based on Public or private and the permission of peer in the network. The tampering with the authentic transitions in land registry record or the efforts to temper the old records creates the audit trail on the ledger. The blockchain technology permits to have peer defined chains for the entry of the transactions, Peer-based validation of entries, a consensus mechanism for storing the entries and a medium to guarantee the security of the system.

3. IMPLEMENTATION: PROPOSED FRAMEWORK FOR BLOCKCHAIN BASED LANDREGISTRY SYSTEM

During the process of land trading, the buyer and seller have to sign a pre-agreement contract (smart contact) and then further send the request of transfer to the registry office. The registry office verifiesthe identity of seller and buyer then verifies the land title with the help of surveyor and departmental records. Once the authentication and verification are complete, the financial transaction record is verified, andrequired revenue in the form of transfer charges and taxes are collected then the transfer request further processes. After completing all these steps, the ownership is transferred, and the ownership certificate issued to the buyer, and the updated record sent to all concerned departments. The verification of seller and buyer is done with the help of pre-agreement Id that stores the seller and buyer ID and agreement details.

3.1. New transaction block

Once the transaction process is complete and ownership records are created, these records need to be updated at all department (parties involved namely Registry office, surveyor, revenue office and banks) that stores and verifies these records. These parties or nodes store a separate distributed ledger that records these transactions and all the historical transaction records using distributed ledger technology (DLT) of that specific property. The specific office can check and validate the transaction based on ownership records previously stored in its distributed ledger.

The other validating nodes will verify and agree on the generated node with the help of a consensus mechanism and then finally the new block is added in the blockchain. The contents of the generated block have been shown in Figure 2.

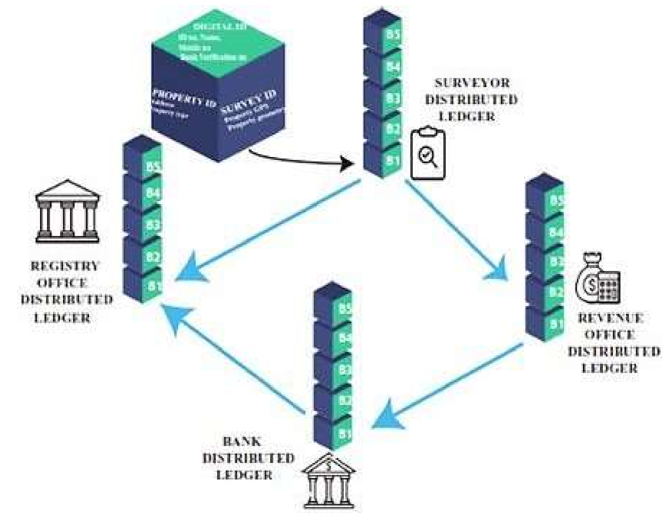

Figure 2. New transaction block

3.2: Smart land title contract

The pre-agreement contract process between buyer and seller has been shown below that requires the following details given in Figure 3. The internal contents have been explained in detail and given below;

a. Identity: It stores the information (ID, name, sign) of all the users in the system and the KYC feature forthe verification of legal identity.
b. Title: It stores and updates the information related to the Title on the blockchain like Id, Address, status,the current owner.
c. Deed: Store and Manages the information related to Deed like- ID, Seller ID, Buyer ID, Payment status.
d. Agreement: Store various legal agreements, an inspection report by the surveyor, purchase agreements, and this is digitally signed for deed transitions.
e. Electronic Signature: Store digital signatures of all the participants in the system and allow storing multiple signatories acting in different capacities in the same documents. Validates the digital signature format.

4. FRAMEWORK FOR LAND REGISTRY SYSTEM USING BLOCKCHAIN

A new framework for blockchain based secure and reliable land registry system has been proposed in this paper given in Figure 4. The proposed framework uses blockchain for storing land records and is tamperproof and reliable.

a. Step-1: Preagreement

In step 1, the seller and buyer sign a Pre-agreement title contract containing Sign, Seller ID, Buyer ID, sell ID, Amount of transfer, payment status.

b. Step-2: Sell request

In this step, the pre-agreement title contract then sent to the Registry office for sell request.

- For making the trust in the system for a land registry using BC and solve the double spending problem,the system will put a LOCK on the specific land title and will not allow any other transaction on same Sell ID until the Approval or the Disapproval is received from the registry office.

c. Step-3: Verification

Further in step 3, the registrar office can then send an ownership and dues verification and validation request to bank, Revenue, Surveyor & registry office.

- Registrar office asks the surveyor for the validation and the report of the property geometry, property GPS Location and property ID.
- Registrar office asks the bank for verification and report of the Credit history of buyer and seller, credit history of the property.
- Registrar office asks the Revenue department for verification and report of the type of property and appraisals.
- The registry office notifies all the departments and sends the Blockchain hash to all the departments in the land registry system.

d. Step-4: Approval

In step 4, the registry office will get information from all the department to whom the verification request has been sent.

e. Step-5: Notification

After getting positive verification reports from the departments, the registry office notifies the Buyer that Ownership verification has been verified and notifies them to sign the agreement digitally, otherwise disapprove the request.

f. Step-6: Initiate fund transfer

After the notification, in this step the system tracks the amount listed in the pre-agreement to be transferred to the bank by the buyer.

g. Step-7: Approve fund transfer

In Step 7 the Bank checks the fund transferred with reference to the pre-agreement title contract and approves it. And marks the payment as received on Pre-agreement title contract

h. Step-8: Transfer detail

After approval of the Fund transfer in step 7, in this step the bank send the transfer details to the registry office.

i. Step-9: Ownership transfer

In this step, Registry office approves the Ownership transfer request and notifies the Seller and the Buyer about the land title transfer. Recording office in registry office changes the ownership records.

j. Step-10: Ownership certificate

After transfer, in this step the Registry office generates an Electronic title deed with Bloch chain hash and QR code to the buyer. Ownership certificate is given to the buyer

k. Step-11: Record update

In the final step 11, the ownership transfer certificate updated to all the departments (registry office, bank, suryer, revenue office) with blockchain hash to all the departments in the land registry system.

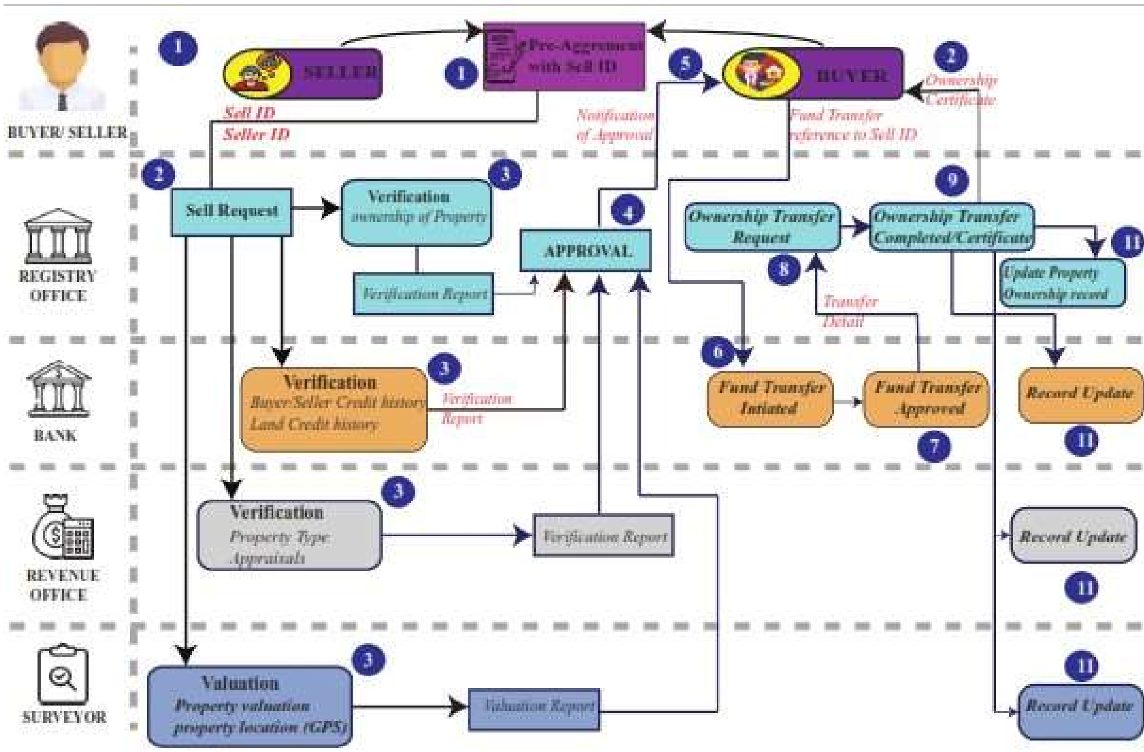

Figure 4. Framework for land registry system using blockchain

Figure 3. Framework for land registry system using blockchain

Conclusion:

This paper reviewed the existing procedures and issues in the traditional land registry system. The traditional system is prone to various types of tampering at every stage and indirectly affects the costing also in the form of paper resources, storage requirement of vast record keeping, security issues of these records. The system is also time-consuming and requires much time in verification and updating process that give rise to bribery and chances of double spending (selling the same piece of land simultaneously to more than one buyer) increases. These issues also affect the tax and revenue collection for government and black money in the form of unnamed properties increases. Blockchain technology has the potential to counter all these issues. In this paper, a framework for secure and reliable land registry system has been proposed that counters the significant issues of tampering, double spending and provide near real-time updating of land records. The proposed system is very economical, as it requires very less human resources and more reliable. This paper also proposed an algorithm for a pre-agreement contract between buyer and seller. The process of ownership record generation and the process of updating these records at various interconnection nodes (offices) have been discussed in detail. In future, the proposed framework and algorithm will be implemented in the real environment.

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AN ANALYTICAL STUDY ON CASH MANANGEMENT PRACTICES OF SELECTED FMCG COMPANIES

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ABSTRACT

The present study emphasizes mainly on Cash Management Practices of Selected FMCG industry companies. As we are living in the current era of credit, without lenient management of Credit it's merely impossible for any business firm to start their business operations and activities. It is entangled phenomenology of today's world. Presently, many individuals are taking the help of credit fund for their livelihood whether for a basic or luxurious one. The same way it is also important aspect for businesses to run their operations smoothly and without any interruption. In today's cutthroat competition effectively managing credit helps the organization towards the growth and expansion of their business operation. And hence to give due importance to this, the present study has been conducted to through light on importance of credit management and evaluate the cash management practices in FMCG industry. For the present to analyze the researcher has taken various liquidity and efficiency ratio also the research has taken into consideration the Cash Conversion Cycle of selected samples for the study. And to reach on results Statistical tool ANOVA has been applied to fulfill the research objectives. The study includes time period of recent five years as to make fresh analysis with Top 5 FMCG companies based on their Net Worth as a sample for the present study.

Keywords: Liquidity, Efficiency, CCC

1. INTRODUCTION

Finance is contemplated as the chief constituent of any business. Effective cash management is significant for endurance and augmentation of the same. By its very nature all the decision regarding the cash management is considered indeed crucial as they relate to utmost scarce and valuable resource of the world. Cash management is both art and science as it deals with managing short term and long-term resources to perpetuate on-going activities, assemble and gather funds and enhancing profitability, liquidity and efficiency of the firm.

By contrast, a loss-making business may still carry on its activities to operate and serve if it has cash. Adequate and convincing cash management does not only escalate the chances of survival of but it also helps to intrigue investors and stakeholders who will contribute towards its development, as the cash flow is the first thing that investors and stakeholders are concerned about and takes into consideration while evaluating any business firm. This reflects cash management practices of the business. It can be said that efficient and impressive cash management boosts the flexibility and competitive edge of a business in dealing with contingent situations or taking advantage of opportunities as and when they appear, at a short notice. Additionally, it empowers a business to grab the advantage of cash discounts and avert costly sources of finance when enabling funds.

For any business firm it's important to manage its liquidity, profitability and besides managing this firm also has to be efficient in all its working operation then only he can handle its activities smoothly and without any interruption. For evaluating the efficiency of a business firm cash conversion cycle plays an important role. It acts as one of the best indicators of how well business is managing its trading activities.

The Cash Conversion Cycle (CCC) is defined as length of time between purchase of raw materials and collection of cash from debtors. In liquidity management, Cash Conversion Cycle is fundamental ingredient which evaluates efficiency of business. The Cash Conversion Cycle reveals the effectualness of operating working capital. Receivable's conversion period, inventory conversion period and payment of deferral periods are taken in account for measuring cash conversion cycle. The shorter the length of cash conversion cycle better is the liquidity position.

CCC is an effective dimension of uninterrupted liquidity management, which encompasses both balance sheet and income statement data with the magnitude of time.

2. OBJECTIVES

1. To examine cash management practices in selected FMCG companies during the period of study.
2. To analyze liquidity position and management efficiency of the selected companies using selected accounting ratios.

3. To measure and evaluate cash conversion cycle of the selected companies during the period of study.

3. HYPOTHESES

Research Hypothesis-

- **H0** = There would be no significant difference in cash management practices between selected companies.

Variable Hypotheses-

- **H0** = There would be no significant difference in Current Ratio between selected companies during the period of study. **[To analyze liquidity position]**
- **H0** = There would be no significant difference in Quick Ratio between selected companies during the period of study. **[To analyze liquidity position]**
- **H0** = There would be no significant difference in Debtor's Turnover Ratio between selected companies during the period of study. **[To analyze efficiency of selected companies]**
- **H0** = There would be no significant difference in Investor's Turnover Ratio between selected companies during the period of study. **[To analyze efficiency of selected companies]**
- **H0** = There would be no significant difference in Cash Conversion Cycle between selected companies during the period of study.

4. Review of literature

Alshammari (2020) surveyed 286 nonfinancial firms in the Gulf Cooperation Council (GCC) countries with the time period of seven years i.e., 2012-2018. The primary purpose of this study was to measure the relationship between cash level and corporate performance. For analysis, various statistical tools were taken into account, like panel regression model and the Generalized Methods of Moments (GMM). The conclusion and findings of the study strongly favored that large firms, especially lower leverage, meets with better corporate performance. Additionally, the final results denoted that use of various levels of cash holdings and various levels of firm size, the magnitude and the significant positive effect of the cash level on corporate performance and firm value doesn't vary with that.

Parmar (2019) A comparative study of cash management practice of Indian corporate sector analysis of selected companies. In his research work, has taken different seven industries of which five companies from each industry were selected as samples by using convenience sampling having study period of ten years which was 2008-2009 to 2017-2018. To assess the cash management practices, various ratios were calculated by the researcher on the basis of secondary data gathered and then on the basis of those ratios Pearson's correlation and Regression was applied. This study revealed that industry wise the cash management practices depicts more variance. Some companies have effective cash management practices, while on the other hand some companies needed improvement towards their cash management practices by taking necessary steps and reframing the suitable cash management policies.

Luo and Shang (2015) has explained cash management with the help of using Cash Conversion Cycle theory. He also marked that this theory was developed by Gitmanin in 1974. The concept holds view that cash should be necessarily retained by the company parallel with its Cash Conversion Cycle because the theory regards to the time in which the company invests in raw assets/capital for output and upto the degree till the cash inflows are received. Hence the study concluded that if the CCC is having shorter length, it's possible to uphold small amount of cash as compared to those with a huge cash cycle.

Oluoch (2016) assessed cash management practices of 171 SMEs in Kenya. By employing liquidity ratios like current ratio and quick ratio and the measures of Cash Conversion Cycle by applying multiple regressions tool. The researcher found that SMEs with better and efficient cash management practices could save more on transaction cost because they had internal cash available with them by this they were also able to make savings on interest cost by avoiding external borrowing.

Somnath Das (2016) in his research paper Analysis of cash management- A study on consumer durable sector has defined about different criteria affecting the cash management of the company. The researcher had taken data of 10 years. In his study he has emphasized on cash conversion cycle and credit scores of consumer durable companies by using risk description model for ratio measurement and correlation for measuring liquidity position. He concluded that cash conversion cycle is the useful technique to quickly and easily assess the liquidity position if the firm.

5. Research Methodology

Table no. 5.1 Research Methodolgy

Type of research	Analytical research
Sample selection criteria	Top 5 FMCG Companies based on Net Worth
Study period	2017 to 2021 [Five years]
Sources of data	Annual reports, Journals, Official websites
Statistical/ Accounting tools	Accounting Ratios, Mean, ANOVA test

6. Data Analysis

1. Current Ratio

Table no. 6.1 Current Ratio of Selected companies

	2021	**2020**	**2019**	**2018**	**2017**	**Mean**
Hindustan Unilever Ltd.	0.65	1.08	1.00	0.94	0.82	0.90
ITC	1.52	1.9	1.8	1.68	1.94	1.77
Nestle India Ltd.	0.62	0.56	0.67	0.68	0.57	0.62
Britannia Industries	0.66	0.95	1.62	1.59	2.00	1.36
Marico	1.55	1.68	1.88	1.8	1.66	1.71

As shown in table no. 6.1 Britannia Industries has highest current ratio of 2.00 in the year 2017 followed by ITC 1.94 in the same year and Marico at 1.88 in the year 2019. Lowest current ratio was observed for Nestle India Ltd. at 0.56 in 2021. This ratio indicates the ability of firm to pay its short-term outstanding liabilities. Moreover, it describes the capacity of company to generate cash to pay its obligations as when they arise. It is also used as measure of assessing overall financial health of the company the standard current ratios amount to 2:1.

Table no. 6.2 ANOVA- Hypothesis testing for Current Ratio

Source of Variation	**SS**	**df**	**MS**	**F**	**F crit**
Between Samples	5.074	4	1.268	21.507	3.01
Between Years	0.552	4	0.138	2.3427	3.01
Error	0.943	16	0.058		
Total	6.570	24			

Here, calculated value 21.507 is higher than that of table value 3.01 hence, Null Hypothesis is rejected which denotes that there is a significant difference in the current ratio of selected samples.

2. Quick Ratio

Table no. 6.3 Quick Ratio of Selected companies

	2021	2020	2019	2018	2017	Mean
Hindustan Unilever Ltd.	0.49	0.83	0.73	0.68	0.51	0.65
ITC	0.76	1.18	1.16	1.02	1.06	1.04
Nestle India Ltd.	0.37	0.32	0.45	0.45	0.32	0.38
Britannia Industries	0.85	1.11	1.18	1.16	1.45	1.15
Marico	1.08	0.86	1.06	0.78	0.67	0.89

Table no. 6.2 shows the result of Quick Ratio of selected samples. Quick ratio defines the capability of the company to pay off its liability with its most liquid assets and without selling its inventory. It is used as an indicator of the company's short term liquidity position. It includes assets which can be quickly converted into cash. The optimum quick ratio amounts 1:1. Britannia Industries depicts highest Quick ratio in the year 2017 where as the lowest Quick ratio 0.32 was observed for Nestle India Ltd. in the year 2020 and 2017.

Table no. 6.4 ANOVA- Hypothesis testing for Quick Ratio

Source of Variation	SS	df	MS	F value	F crit
Between Samples	1.909	4	0.477	18.724	3.00
Between Years	0.116	4	0.029	1.139	3.00
Error	0.407	16	0.025		
Total	2.433	24			

Here, calculated value 18.724 is higher than that of table value 3.0 hence, Null Hypothesis is rejected which denotes that there is a significant difference in the Quick ratio of selected samples.

3. Debtor's Turnover Ratio

Table no. 6.5 Debtor's Turnover Ratio of Selected companies

	2021	2020	2019	2018	2017	Mean
Hindustan Unilever Ltd.	34.15	28.53	27.11	33.28	32.02	31.02
ITC	21.75	15.9	14.99	17.8	20.59	18.21
Nestle India Ltd.	92.3	99.38	105.75	107.11	104.61	101.83
Britannia Industries	56.19	37.04	36.07	52.16	72.19	50.73
Marico	16.35	13.08	16.63	20.05	23.11	17.84

Table no. 6.5 shows debtor's turnover ratio of selected samples during the period of study. It's the ratio of credit sales to average account receivables. This ratio suggests the no. of times debtors were converted into cash during the year. It is referred as the efficiency ratio indicating company's capacity in collecting revenues from its debtors or quickly converting credit sales in cash within stipulated time. Higher the ratio more is capacity of company to convert debtors in cash. Higher ratios are preferably good as it shows speedy turnover and healthy cash flows of the company. Company with high Debtor's Turnover Ratio gets paid faster as compared to those who has lower Debtor's Turnover ratio. In the present study Nestle India Ltd. has Higher Debtor's Turnover Ratio with 107.11 in the year 2018 while Marico reported with lowest Debtor's Turnover Ratio of 13.08 in 2020. Higher Debtor's Turnover Ratio indicates lower Cash Conversion Cycle they are negatively related with each other.

Table no. 6.6 ANOVA- Hypothesis testing for Debtor's Turnover Ratio

Source of Variation	SS	df	MS	F	F crit
Between Samples	24537.9	4	6134.47	134.773	3.01
Between Years	444.703	4	111.176	2.4425	3.00
Error	728.274	16	45.517		
Total	25710.8	24			

Here, calculated value 134.773 is higher than that of table value 3.01 Hence, Null Hypothesis is rejected which denotes that there is a significant difference in the Debtor's Turnover ratio of selected samples.

4. Inventory Turnover Ratio

Table no. 6.7 Inventory Turnover Ratio of Selected companies

	2021	2020	2019	2018	2017	Mean
Hindustan Unilever Ltd.	13.6	14.71	15.78	14.93	14.6	14.72
ITC	5.12	5.82	6.03	6.13	7.05	6.03
Nestle India Ltd.	9.42	9.64	11.7	11.29	10.13	10.44
Britannia Industries	12.49	17.34	14.58	15.78	14.41	14.92
Marico	7.26	5.02	4.84	3.95	4.5	5.11

Table no. 6.7 shows Inventory Turnover Ratio of selected samples during the period of study. This is the efficiency ratio of the ratio of the company suggesting how efficiently the company manages its inventory. It is the ratio of cost of goods sold to average inventory. This ratio interprets that how many times the entire inventory stock was sold out or consumed in a definite period of time. The good Inventory Turnover Ratio ranges from 5-10. In case of Inventory Turnover Ratio it is negatively related with Cash Conversion Cycle as Inventory Turnover Ratio Increases the CCC decreases. Britannia Industries has reported highest Inventory Turnover Ratio of 17.34 in 2020 whereas the lowest 3.95 Inventory Turnover Ratio was observed for Marico in 2018.

Table no. 6.8 ANOVA- Hypothesis testing for Inventory Turnover Ratio

Source of Variation	SS	Df	MS	F	F crit
Between Samples	430.235	4	107.559	70.549	3.00
Between Years	3.349	4	0.837	0.5493	3.00
Error	24.393	16	1.524		
Total	457.978	24			

Here, the calculated value 70.549 is higher than table value of 3.00. Hence, Null Hypothesis is rejected which indicates that there is a significant difference in Inventory Turnover ratio of selected samples.

5. Cash Conversion Cycle

Table no. 6.9 Cash Conversion Cycle of Selected companies

	2021	2020	2019	2018	2017	Mean
Hindustan Unilever Ltd.	-41.51	-49.48	-41.39	-50.05	-41.16	-44.72
ITC	80.84	76.82	84.83	79.69	98.08	84.05
Nestle India Ltd.	-11.19	-9.41	-7.53	-0.51	10.86	-3.55
Britannia Industries	-1.39	-4.81	-0.69	-3.52	3.41	-1.40
Marico	20.13	65.78	63.71	79.57	73.31	60.50

Table no. 6.10 shows the result of Cash Conversion Cycle of selected samples during the period of study. CCC refers to ability of quickly converting the cash invested from starting period i.e. invested (inventory) to ending period i.e. returns (cash). It is the ratio of company's cash flow to its net profit. In short it inquires the amount of cash flow generated from accounting profit. Here high CCC attributes towards the excess cash flow of company as compared to its Net profit. Lower the CCC, the better. Lower CCC means that company takes less time to receive cash by selling its inventory than to pay its supplier. On the contrary Negative CCC indicates that its takes longer time than usual for the company to pay its suppliers as compared to the time company sells its inventory and receives cash out of that. In the present study ITC shows highest value of CCC in the year 2017 i.e. 98.08 and HUL shows the lowest CCC value of -50.05 in the year 2018.

Table no. 6.10 ANOVA- Hypothesis testing for Cash Conversion Cycle

Source of Variation	SS	Df	MS	F	F crit
Between Samples	54694.6	4	13673.6	115.393	3.00
Between Years	1028.99	4	257.247	2.17092	3.00
Error	1895.95	16	118.497		
Total	57619.5	24			

Here, calculated value 115.393 is higher than that of table value 3.00. Hence, Null Hypothesis is rejected which denotes that there is a significant difference in the Cash Conversion Cycle of selected samples.

7. Findings and Conclusion

Table no. 7.1 Findings of the study

Sr. No.	Name of ratios	Result
1.	Current Ratio	H1 is Accepted
2.	Quick Ratio	H1 is Accepted
3.	Debtor's Turnover Ratio	H1 is Accepted
4.	Inventory Turnover Ratio	H1 is Accepted
5.	Cash Conversion Cycle	H1 is Accepted

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Teacher education in the light of NEP 2020

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ABSTRACT

Teacher performance is the most crucial input in the field of education. Whatever policies may be laid down, in the ultimate analysis, these have to be interpreted and implemented by teachers, as much through their personal example as through teaching –learning processes. Teacher selection, and training , competence , motivation and the conditions of work impinge directly on teacher's performance .The Government of India took a giant leap forward by announcing it's new education policy, the National Education policy 2020, almost three decades after the last revision was made to the policy in 1986. The national education policy is a positive re-imagination of India's existing education regime. The policy is a comprehensive document which aims to reform India education system holistically from elementary to higher education as well as vocational training in both rural and urban area. The policy aims to transform India's education system by 2020. This paper mainly focuses on the NEP 2020 its implementation and challenges. This paper also outlines the salient features of NEP and analyses how they affect the existing education system. This paper also outlines NPE and its recommendations on Teacher Education.

Key words:* *National Education Policy 2020, Elementary education, Higher education, Teacher Education. etc.

Introduction:

The National Education policy 2020 is a policy formulated by Government of India to promote education amongst India's people. The first NPE was promulgated by the Government of India by Prime Minister Indri Gandhi in 1968, the second by prime minister Rajiv Gandhi and the third by prime minister Narendar Modi in 2020. The national education policy 2020 which was approved by the union cabinet of India on 29 July 2020, outlines the vision of India's new education system. The new policy replaces the previous national Policy on education, 1986. In January 2015, a committee under former Cabinet secretary T. S. R Subramanian was framed for the NPE 2020. Based on the committee report, in June 2017, the draft NPE was submitted in

2019 by a panel led by former Indian space research organization (ISRO) chief krishnaswamy kasturirangan. The NEP 2020 replaces the National Policy on Education of 1986. The Draft New Education Policy (DNEP) 2019 was later released by Ministry of Human Resource Development, followed by a number of public consultations. The Draft NEP was 484 pages. The Ministry undertook a rigorous consultation process in formulating the draft policy: "Over two lakh suggestions from 2.5 lakh gram panchayats, 6,600 blocks, 6,000 Urban Local Bodies (ULBs), 676 districts were received."

OBJECTIVES OF THE STUDY:

The objectives of this study on National Education Policy 2020 are:

- To highlight and overview the policies of NEP 2020.
- To compare National Education Policy 2020 with the currently adopted policy in India.
- To identify the innovations in new national higher education policy 2020.
- To discuss NEP in the light of Teacher Education.
- To predict the implications of NEP 2020 on the Indian higher education system.
- To discuss challenges NEP 2020.
- Suggestions for further improvements for the effective implementation of NEP 2020 to realize its goal.

METHODOLOGY:

The methodology consists of a conceptual discussion on highlighting the gist of the national educational policy framework, highlighting various sections and challenges of the policy of NEP 2020 and comparing it with currently adopted education policy.

Overview of NEP-2020

The National Education Policy-2020 envisions an India centered education system by considering its tradition, culture, values and ethos to contribute directly to transform the country into an equitable, sustainable, and vibrant knowledge society. By drawing inputs from its vast and long historical heritage and considering the contributions from many scholars to the world in diverse fields such as mathematics, astronomy, metallurgy, medical science and surgery, civil engineering and architecture, shipbuilding and navigation, yoga, fine arts, chess, etc., the entire Indian education system is founded and built. The objective of the currently announced NEP 2020 is to provide a multidisciplinary and interdisciplinary liberal education to every aspirant to raise the current gross enrolment ratio (GER) to 50% by 2035. The various educational lifecycle stages announced in the policy are listed in table 1 along with their special features.

Table1: Various educational stages to be implemented as per NEP-2020

S. No.	Educational life-cycle Stage	Features
1	Foundation Stage	Five years Foundational Stage provides basic education which is flexible, multilevel, play-based, activity-based, and discovery-based learning. Using time tested Indian traditions and cultures; this stage is continuously improved by research and innovation for the cognitive and emotional stimulation of children.
2	Preparatory Stage	Three years Preparatory stage consists of building on the play, discovery and activity-based learning. In addition to it, this stage gradually introduces formal classroom learning with textbooks. The focus is to expose different subjects to the students and prepare them to delve deeper into insights.
3	Middle school education Stage	Three years of Middle school education focus on more abstract concepts in each subject like sciences, mathematics, arts, social sciences, and humanities. Experiential learning is the method to be adopted in specialized subjects with subject teachers. Students are exposed to the semester system and yearly two class level examinations will be conducted.
4	Secondary education Stage	Four years of Secondary school education is designed to provide multidisciplinary subjects including Liberal Arts education. This stage will be built on the subject-oriented pedagogical and curricular style with greater depth, greater flexibility, greater critical thinking, and attention to life aspirations, Students are exposed to the semester system and will study 5 to 6 subjects in

		each semester. There will be Board exams at the end of 10^{th} and 12^{th} standards.
5	Under-graduation Education Stage	The Undergraduate degrees in every subject will be of either three- or four-year duration with multiple exit options including a certificate after passing first year, a diploma after passing second year, or a Bachelor 's degree after passing third year. The four years undergraduate degree programme is preferred with major, minors and research projects.
6	Post-graduation Education Stage	The Master's degree – a one-year for four years bachelor degree students, a two-year degree for three years bachelor degree students, and an integrated five-year degree with a focus on high quality research in the final year. The Master's Degree will consist of a strong research component to strengthen competence in the professional area and to prepare students for a research degree.
7	Research Stage	Research stage consists of pursuing high quality research leading to a Ph.D. in any core subject, multidisciplinary subject, or interdisciplinary subject for a minimum period of three to four years for full-time and part-time study respectively. During Ph.D they should undergo 8-credit coursework in teaching/ education/ pedagogy related to their chosen Ph.D. Subject. The earlier one-year M.Phil programme is discontinued.
8	Lifelong learning	The NEP 2020 proposes lifelong learning and research to avoid human beings becoming obsolete in society in terms of knowledge, skills, and experience to lead a comfortable life. It is believed that education and research at any stage of life will give further maturity for satisfaction in life.

Comparison of new NEP 2020 with Existing NEP:

The 1986 National Education Policy focused on the modernization of the education sector using information technology. More attention was given to restructuring teacher education, early childhood care, women's empowerment, and adult literacy. It also proposed that the autonomy of universities and colleges will improve the quality of education services. But NEP 1986 failed to improve the quality of education in terms of creating graduates with employability skills and failed to generate research output in terms of patents and scholarly publications. To compensate for the failure of previous NEPs, NEP-2020 has proposals of a liberal education to support multidisciplinary and cross-disciplinary education and research in under-graduation and post-graduation levels.

Table2 compares the improvements of some of the features of National Education policy 2020 with its previous National Education policy 1986

S.no	NEP 1986	NEP 2020
1.	The role of education is the all-round development of students.	Objective is to provide Multidisciplinary & interdisciplinary liberal education.
2.	Common education structure of 10 (5+3+2)+2+3+2 is followed.	Common education structure of 5+3+3+4+4+1 is suggested.
3.	The first preliminary education starts at 6th year of a child as Primary school level.	The first preliminary education starts at 3rd year of a child as a Foundation stage.
4.	Two years higher secondary level and two years pre-university levels were separately considered and both had board exams.	Four years Secondary education stage is designated by clubbing Two years higher secondary level and two years pre-university levels. Exams are suggested at the school level except for Board level exams at 10th and 12th.
5.	Two years of higher secondary level, students choose specialization areas and subjects like Science	Four years Secondary education stage contains common subjects and elective subjects.

	subjects or Commerce subjects or Arts subjects	Choice is based on liberal education policy.
6.	All undergraduate and postgraduate admissions are based on the entrance exam conducted at the college level or state level except NITs & Medical Colleges.	All undergraduate and postgraduate admissions of public HEIs are based on National Testing Agency (NTA) scores conducted by the national level.
7.	Undergraduate programmes are for three to four years.	Undergraduate programmes are of four years with a provision to exit after one year with a diploma, after two years with an advanced diploma, after three years with a pass degree, and after four years with project based degree.
8.	Postgraduate education is of two years with specialization focus.	Postgraduate education is of one to two years with more specialization & research focus.
9.	Most of the Colleges in HEIs are affiliated to state universities and had no autonomy in curriculum and evaluation.	All HEIs including colleges are autonomous and there will be no affiliated colleges to state universities and autonomy in deciding curriculum and evaluation.
10.	Examination is independent of teaching. All examination and evaluation is affiliating university controlled. There is a little role of teaching faculty members in evaluating the students directly.	Examination is a part of a continuous evaluation system. Faculty members who are teaching a subject are responsible for evaluation and examinations are departmental affairs.
11.	Teaching-learning method mainly focuses on classroom training and	Teaching-learning method mainly focuses on classroom training,

	fieldwork.	fieldwork, and research projects.
12.	In the higher education system, the expected student-faculty ratio is 20:1.	In higher education system, the expected student-faculty ratio is 30:1.
13.	In HEIs faculty members are considered as facilitators of educating students to make them competent.	In HEIs faculty members are considered as collaborators and guide of educating students to make them as innovators & creative thinkers.
14.	Students have the freedom to choose subjects across their area of study.	Students have the freedom to choose subjects outside and across their area of study.
15.	A one year research degree leading to M.Phil. in any subject is offered to provide preliminary experience to do research.	A one year research degree leading to M.Phil. in any subject is discontinued due to the reason that students are exposed to preliminary research in their undergraduate and post-graduate courses.
16.	Pass in NET/SLET along with respective Masters degrees as an essential qualification to become an Assistant professor in any three types of HEIs.	Ph.D. degree is compulsory along with pass in NET/SLET as an essential qualification to become an Assistant professor in any three types of HEIs.
17.	The support of research funds through UGC or any other agencies is mainly for Universities than Colleges.	The support of research funds through the National Research Foundation and any other agencies will be equally distributed to all three types of HEIs based on a fair evaluation of the research proposal.
18.	HEIs accreditation is compulsory for availing funds and government	HEIs accreditation is compulsory for functioning and offering the degree.

	facilities only.	Compulsory accreditation is required once for every five years for continuous operation.
19.	The graded accreditation model is followed.	Binary accreditation model will be followed which is yes or no system instead of various grades for institution.
20.	Faculty performance & accountability is linked to promotion but not linked to compensation.	Faculty performance & accountability is linked to promotion and compensation.
21.	Choice based credit system.	Liberal education based on STEAM & Competency based credit system.
22.	Only accredited & permitted Universities are allowed to offer Online Distance Learning (ODL) education.	All 3 types of HEIs which are accredited to offer ODL are permitted to offer ODL.
23.	Social engagement for every student as a part of the programme curriculum is optional.	Social engagement for each student is compulsory and should be equal to at least one full semester across the entire duration of the programme.
24.	Four years of Bachelor degree holders are not eligible for direct admission to Ph.D. programme unless they acquire Masters degree.	Four years of Bachelor degree holders with proven research performance during the fourth year can directly admit to Ph.D. programme without Masters degree in both types of HEIs.
25.	Lateral entry is offered in some programmes. But no Multiple entries and Multiple exit facilities are available in under graduation	Multiple entries and Multiple exit facilities are available in under graduation including medical and paramedical courses.

	including medical and paramedical courses.	
26.	Undergraduate programmes of 3 years to 4 years depending on the type of the programme.	All undergraduate programmes are of 4 years with, in some cases, exit at 3 years is possible with a degree certificate.
27.	Currently, teachers education comprises of two years B.Ed. programme after graduation. So secondary school teachers have to spend 5 years after their higher secondary education to teach at higher the secondary level.	The proposed teachers education comprises of four years integrated B.Ed. This degree is a compulsory requirement to become faculty in School education Stages.
28.	Suggestion for improving physical library facility including books & journals	Suggestion for improving online library memberships including online books & online journals.
29.	Both single discipline and multidiscipline colleges are promoted.	Only multidisciplinary colleges and universities are promoted. All single discipline colleges have to convert themselves autonomous multidisciplinary colleges or will be closed and converted into monuments or public libraries.
30.	No foreign universities are allowed to function directly in India	About 100 top ranked foreign universities will be allowed to function in India to compete with Indian universities
31.	The coursework of Ph.D. programme comprises of research methodology and core subject related	The coursework of Ph.D. programme comprises of research methodology, Teaching & curriculum development

	study	aspects along with core subject related study.
32.	No systematic and authentic funding agencies for University and College research	National Research Foundation (NRF) will be formed to fund for competitive and innovative research proposals of all types and across all disciplines.

Higher Education:

(1) HE monitoring and controlling institutions like UGC, AICTE, MCI, DCI, INC, etc will be merged with the Higher Education Commission of India (HECI) as a single regulator for HEI.

(2) The current Accreditation Institutions like NAAC and NAB will be replaced by a robust National Accreditation Council (NAC).

(3) Establishment of a National Research Foundation (NRF) to fund research in universities and colleges.

(4) Consolidation of existing fragmented HEIs into two types of Multidisciplinary Universities (MU) and Multidisciplinary Autonomous Colleges (AC) with the campus having more than 3,000 students. The Timeline to become multi-disciplinary is by 2030 and to have 3,000 and more students by 2040. (5) Multidisciplinary Universities will be of two types as (1) Research-intensive Universities, and (2) Teaching-intensive Universities.

(6) Every existing College will develop into either degree granting autonomous College or migrated into a Constituent College of University and becomes fully a part of the University.

(7) The Gross Enrolment Ratio in HEIs including Vocational education will increase from current 26.3% (2018) to 50% by 2035.

(8) HEIs which deliver the highest quality will get more incentives from the Government.

(9) All existing affiliated Colleges will eventually grow autonomous degree-granting colleges with the mentoring support of affiliated University by improving and securing the prescribed accreditation level. (10) The various nomenclatures used currently such as deemed to be university, affiliating university, central university, affiliating technical university, unitary university, etc will be replaced by 'University' after fulfilling the required criteria as per norms.

(11) Research will be included in UG, PG level and have a holistic and multidisciplinary education approach.

(12) Pedagogy in HEIs will focus on communication, presentation, discussion, debate, research, analysis, and interdisciplinary thinking.

(13) An Academic Bank of Credit (ABC) will be established which would digitally store the academic credits of all registered candidates earned from various recognized HEIs (SWAYAM & ODL mode) that can be taken into account while awarding degrees by the college or university.

(14) Four years Bachelor degree with multiple exit options, one to two years Master's degree based on the number of years spent in Bachelor degree as four or three respectively, and option to do Ph.D. for four years Bachelor degree with research are possible.

(15) Two years Master degree with full research in the second year, One year Master degree for four years Bachelor degree holders, and Five years integrated Bachelor/Master degree.

(16) All HEIs will focus on research and innovation by setting up (1) Start-up incubation centres, (2) Technology development centres, (3) Centre in frontier areas of research, (4) Centre for Industry- academic linkage, and (5) Interdisciplinary Research Centres including humanities and social sciences research.

(17) Student Centred teaching & learning process instead of Teacher centred teaching model.

(18) Choice Based Credit System is revised by an innovative and flexible Competency Based Credit System.

(19) Examination system will change from high-stakes examinations (Semester End system) towards a more continuous and comprehensive evaluation examination system.

(20) All HEIs will have professional academic and career counseling centres with counselors available to all students to ensure physical, psychological and emotional well-being.

(21) All HEIs will develop, support, and fund for topic-centred clubs and activities organized by students with the help of faculty and other experts as needed, in the area of science, mathematics, poetry, language, literature, debate, music, sports, etc.

(22) Encouragement for Online Distance Learning (ODL) courses as a part of degree programmes to include the credit system.

(23) The Degree programmes may contain in-class teaching, Online teaching components, and ODL components with 40:30:30 ratio model to achieve a global standard of quality.

(24) HE quality will be improved to global quality level to attract more international students and the credits acquired in foreign universities will be counted for the award of a degree.

(25) National Scholarship Portal will be strengthened and expanded to help the financial needs of merit- based students. Private HEIs scholarships to their students.

Teachers Education:

(26) All stand-alone Teachers Education Institutions should convert themselves as Multi-disciplinary HETs by 2030 to offer only four years integrated B.Ed. programme.

(27) All schools of foundation, preparatory, middle, and secondary level should appoint 4-years integrated B.Ed. degree holders as teachers with dual major specialization (Education & Subject).

(28) Till 2030, there will be two years B.Ed. programme for 3 years UG and one-year B.Ed. for four years UG and those who have Master's degree in other subjects.

(29) M.Ed. will be one year with research focus. The faculty profile in Departments of Education will be diverse with Ph.D.'s in different areas.

(30) All interested senior or retired faculty will be utilized short or long term for guiding, mentoring, or professional support for research/training/innovation. A separate National Mission for Mentoring will be established.

Professional Education:

(31) All stand-alone professional education institutions in any field shall aim to become multidisciplinary institutions offering holistic and multidisciplinary education by 2030.

(32) HEIs will be encouraged to prepare professionals in agriculture and veterinary sciences through programmes integrated with general education. HEIs offering agricultural education must focus on the local community and involvement in setting up Agricultural Technology Parks in the region to promote technology incubation and dissemination.

(33) Universities/institutions offering law education must prefer to offer bilingual education for

future lawyers and judges - in English and State language.

(34) Healthcare education system must be integrated in such a way that all students of allopathic medical education must have a basic understanding of Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homeopathy (AYUSH), and vice versa. Greater emphasis should be given in all forms of healthcare education to preventive healthcare and community medicine.

(35) Technical education should be offered within multidisciplinary education institutions and should focus on opportunities to engage deeply with other disciplines. The focus should be on offering Artificial Intelligence (AI), 3-D machining, big data analysis, and machine learning, in addition to genomic studies, biotechnology, and nanotechnology, neuroscience, with applications to health, environment, and sustainable living.

Private Institutions:

(36) All private universities are eligible for graded autonomy based on their accreditation status.

(37) All private universities / autonomous colleges have to maintain openness in their financial dealings and the BoG is responsible for any irregularities in the accounting system. BoG should contain eminent people well reputed in their professional area to guide the speedy development of the HEIs. (38) All HEIs have autonomy in deciding their fees structure and surplus if any should be reinvested in the expansion projects with a transparent accounting system.

(39) All private HEIs should offer 20% free-ship and 30% scholarship in the course fee for meritorious students in every course which they offer during a given academic year and this should be checked and confirmed by the accreditation process.

(40) National Research Foundation will treat all private HEIs in par with public HEIs for granting research finds which is only based on the merit of the proposals.

Challenges of NEP 2020

1. *Opening universities every week is a herculean task*

India today has around 1,000 universities across the country. Doubling the Gross Enrolment Ratio in higher education b y

2035 which is one of the stated goals of the policy will mean that we must open one new university every week, for the next 15 years.

Opening one University every week on an ongoing basis is an undoubtedly massive challenge.

2. *The numbers are no less daunting in reforms to our school system*

The National Education Policy 2020 intends to bring 2 crore children who are currently not in schools, back into the school system. Whichever way you look at it, accomplishing this over 15 years requires the setting up of around 50 schools every week.

3. *Funding is a big challenge in the Covid era*

From a funding standpoint, this is not a challenge for the faint-hearted. The National Education Policy 2020 envisages an increase in education spending from 4.6% to 6% of GDP, which amounts to around INR 2.5 lakh crores per year.

This money will be well-spent building schools and colleges across the country, appointing teachers and professors, and for operational expenses such as providing free breakfast to school children.

What makes things tricky is that this policy comes into being at a time when the economy has been battered by Covid-19 related lockdowns, government tax collections are abysmally low, and the fiscal deficit was high even pre-Covid.

4. *Current focus on healthcare and economic recovery to lower the execution speed*

Economists have been calling for large stimulus packages amounting to double-digit percentages of GDP, despite the strain on the exchequer.

5. *Need to create a large pool of trained teachers*

In school education, the policy envisages a sweeping structural re-design of the curriculum a very welcome step. But in order to deliver this curriculum effectively, we need teachers who are trained in and understand the pedagogical needs. Many of the curricular changes require substantial mindset shifts on the part of teachers, as well as parents.

6. Inter-disciplinary higher education demands for a cultural shift

In higher education, the National Education Policy 2020's focus on inter-disciplinary learning is a very welcome step. Universities, especially in India, have for decades been very slowed and departmentalized.

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A study of personality traits of students of Standard -10

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Abstract

In present study, the researcher studied the personality traits of students of Standard-10. It was studied in the context of independent variables of area (urban and rural) and gender (boys and girls). The researcher randomly selected students from urban and rural area of Gujarat state. Boys and girls were selected as a sample. The researcher used self- constructed Personality scale which was given to the subjects using survey method. Finally, it was concluded that urban area students are high personality than rural area students and girls are high personality than boys.

Introduction

We observe people around us some people are very shy and some people are very talkative, some people are active, while some are a aggressive. Sometime we use one of these words, like '"quiet"', 'talkative', 'aggressive', 'active', etc. We are talking about a person's personality. This characteristics way that people differ from one another. Everyone wants to know about personality.

In present research, the researcher studied the personality of students of Standard-10.

Personality

According to the **P.G Zimbardo and A.L. Weber (1997)[1]** define as, "Personality is the complex set of unique psychological causalities that influence individual's behaviour across different situation and overtime."

According to the **L.A. Lefton (2000)[2],**"Personality is a set of relatively enduring behavioural characteristics (including thought) and internal predisposition that describe how person reacts to environment."

According to the **Ryckman (2004)[3]** define as, "Personality can be defined as a dynamic and organized set of characteristic possessed by a person that uniquely influences his or her cognition, motivation, and behaviours in various situations."

Personality is the combination of an individual thoughts, characteristics, behaviours, attitude, idea and habits. Personality refers to individual differences in characteristic patterns of thinking, feeling and behaving.

An Individual personality is the combination of traits and patterns that influence their behavior, thought, motivation, and emotion. It drives individuals to consistently think, feel, and behave in specific ways; in essence, it is what makes each individual unique. Over time, these patterns strongly influence personal expectations, perception, values, and attitude.

Personality is the combination of a characteristic behaviours, attitude, through and habits. It is essentially a mental picture of who you are as a person. Such as" I am a helpful person" or " I am aggressive" are part of an overall personality. How personality affects students' achievement and success is the main idea on which the researcher wished to study.

Personality Traits

According **to your dictionary**, "The definition of a personality trait is a quality or characteristic that distinguishes the character, action and attitude of a person, animal or geographical location".

According to **McCrae, R.R and Costa (2003)**,"Personality traits are typically defined as descriptions of people in terms of relatively stable patterns of behaviors, thoughts and emotions".

Traits are distinguishing qualities or characteristics of a person. Some theorists look at many traits at once when investigating personality. Such as, shy, aggressive, talkative, trustworthy, kind anxious, etc. All these words describe personality traits.

Variables of the study:-

The variables of present study are as follows:

1. Independent Variable

A. Area

1. Urban
2. Rural

B. Gender

1. Boys
2. Girls

2. Dependent **Variable**

Scores obtained from personality scale.

Objectives: -

The objectives of present study are as follows: -

1. To study the personality of students of Standard-10.
2. To study the personality of students of Standard-10 in context of area of school.
3. To study the personality of students of Standard-10 in context of gender.

Hypotheses: -

Hypotheses of the present study are as follows: -

Ho1- There is no significant difference between mean scores of personality scale obtained by the students of urban and rural areas.

Ho2- There is no significant difference between mean scores of personality scale obtained by the boys and girls.

Research method:-

In present study the main goal of researcher was to study the personality of students of secondary schools in the context of different variables. The researcher selected sample from different schools different districts from Gujarat state. To obtain information and opinions regarding personality of school students, the researcher used survey method for present study.

Sample of the study:-

The researcher randomly selected 32 schools from different schools from different districts of Gujarat state. From these schools total students were selected. Thus random cluster sampling Technique was used in present study.

Table-1 Sample wise distribution

No.	Area	Rural	Urban	Total
1	Boys	288	366	654
2	Girls	304	332	636
Total		**592**	**698**	**1290**

The researcher selected 366 boys and 332 girls from urban areas and 288 boys and 304 girls from rural areas. Overall 654 boys and 636 girls were selected.

Research Tool

The researcher constructed personality scale for the students of secondary schools. In final form of personality scale there were 65 items distributed in 10 different traits.

Table-2 Trait wise items in final tool

No.	**Traits**	**Total Items**
1	Achievement	7
2	Respect	8
3	Order	5
4	Independence	6
5	Affiliation	9
6	Internal Understanding	5
7	Help	7
8	Inferiority Complex	7
9	Change	7
10	Aggressive	4
Total		**65**

The personality scale has 3 responses to each item 1) Agree 2) Neutral and 3) Disagree. There were 41 positive items and 24 negative items.

Procedure and data collection

The researcher revisited the schools at the time given by the principals and performed data collection. In each school, the researcher gave personality scale to the students of Standard-10. Before giving the scale, the researcher explained every detail about how to respond the items of the scale. The students were provided 1 hour to complete this scale. After completion of time, the researcher collected all the scale and used for further process.

Result and Discussion

Ho1- There is no significant difference between mean scores of personality scale obtained by the students of urban and rural areas.

Table-3 T test between mean scores of students of urban and rural area

Personality	Numbers	Mean	Standard Deviation	t value	Significant	
Rural area students STD 10	592	92.21	13.69	8.19	1.96(0.05) 2.58(0.01)	Significant at 0.01 level
Urban area students STD 10	698	98.24	12.56			
Total	1290					
	t value	8.19				

As mentioned in the table 3 calculated value of t is 8.19. Here t table value is 1.96 and 2.58 respectively for 0.05 and 0.01 level of significance. Calculated value of t is higher than table value 0.01 level of significance. There is seen significant difference between the mean scores obtained on personality scale of standard 10^{th} rural and urban area students.

The null hypothesis 1 is rejected. There is seen significant difference between mean scores obtained on personality scale of standard 10^{th} rural and urban area students.

There is significant difference between mean scores obtained on personality scale of standard 10^{th} rural and urban area students.

Personality of standard 10^{th} urban area students (98.24) are seen higher than personality of standard 10^{th} rural area students (92.21).

Ho2- There is no significant difference between mean scores of personality scale obtained by the boys and girls.

Table -4 T test between mean scores of students of boys and girls

Personality	Numbers	Mean	Standard Deviation	t value	Significant	
STD 10 Boys	**654**	**93.74**	**13.53**	**6.16**	**1.96(0.05) 2.58(0.01)**	**Significant at 0.01 level**
STD 10 Girls	**636**	**98.24**	**12.72**			
Total	**1290**					
	t value	6.16				

As mentioned in the table 4 calculated value of t is 6.16. Here t table value is 1.96 and 2.58 respectively for 0.05 and 0.01 level of significance. Calculated value of t is higher than table value 0.01 level of significance. There is seen significant difference between the mean scores obtained on personality scale of standard 10^{th} boys and girls.

The null hypothesis 2 is rejected. There is seen significant difference between mean scores obtained on personality scale of standard 10^{th} boys and girls.

Personality of standard 10^{th} girls (98.24) is seen higher than personality of standard 10^{th} boys (93.74).

Major findings: -

Major findings are as follows.

1.Urban area students are high personality than rural area students

2.Girls are high personality than boys.

Conclusion

The researcher studied the personality of students of Standard-10 of Gujarat state. The researcher constructed personality scale for secondary school students. Samples of 1290 students were selected from urban and rural area of Gujarat state. It was revealed that the students of Standard-10 of urban area high personality than the students of Standard-10 of rural area. Moreover, the Girls of Standard-10 are high personality than boys of Standard-10.

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"Bhagavad Gita: Mahatma Gandhi's believe, belief, and Bonafide theosophical Treatise"

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Abstract:

Mahatma Gandhi was eminent identity of India known for his doctrines and ideology through his work. He was influenced by variety of books; people, cultures and varied religion which lead his journey of life begin as Mohandas and end as Mahatma Gandhi. Though Bhagavad Gita is the only one because of what, Mahatma's life shaped and resolves his character which no one can do. Bhagavad Gita is notable Sanskrit poem from Mahabharata. Bhagavad Gita is about dialogue between Prince Arjuna and Lord Krishna in the battle field of Mahabharata, it consists of eighteen chapters and seven hundred verses. Mahatma Gandhi read many books but for him Bhagavad Gita is the finest inspirational source of life. This book became Mahatma Gandhi's guide and constant believe and belief to move ahead in the life. Mahatma Gandhi as the leader of India's freedom struggle and Independence movement, he always believe in the words of Gita like the word 'Satyagraha' (adjunct with Truth and Non-violence) taken from chapter sixteen. Bhagavad Gita is the greatest treatise from all other and for Mahatma it was not only a book its strength, his faith and moral guide on what he believe.

Key words: ***Mahatma Gandhi, Bhagavad Gita, India's Freedom and Independence, Satyagraha, Truth and Non-violence***

Introduction:

The connection between Mahatma Gandhi and Bhagavad is highly spiritual and inspirational. One is the well known treaties of Hindu Religion and Gandhi was the leader of Indian mass political activity who inspired by the book of Humanity. Mahatma Invested his much time to translate Bhagavad Gita in his native language Gujarati. He always pray to God and discuss the philosophy of Gita with his followers and its means for life sake. Mahatma Gandhi was well known figure of Indian History and also known for his doctrines and ideology. He was born on **2nd October 1869** in Porbander, Gujarat. He is well known figure of India as the **Father of the**

Nation. Bhagavad Gita is known as the Sanskrit epic song by Lord Krishna; consist of 700 verses and 18 chapters. All the lines were part of the biggest war, **Mahabharata** of History of Indian mythology. This epic is all about the conflict of two different ideologies in one family. Lord Krishna sings the song for Arujun in the beginning of Mahabharata war at **Kurukshetra** place. The verses framed as conversation between Lord Krishna and Arujun general of one of the armies of Mahabharata. Gita is written in well manner and powerful poetic language for the sake of Humanity. The book remains as a devotional, a guide to live life, tradition of Indian cultures, inspirational text and world's most read and influential spiritual book.

Mahatma Always thought about the morals and political actions of Bhagavad Gita and its effectiveness on Humanity. The Mahabharata was ideal state of war between positivity and negativity of Human race. For Gandhi, Gita is Lord Krishna's guidance to Arujun about superiority of duty over choice. For Arujun, one side his teachers and family members against him and the other side his duty learned from his teachers and family in the battle of Mahabharata. Arujun was in terrible conflict between family against religion, his teacher against education, love against hate, friendship against animosity and duty against blessings.

Bhagavad Gita's multidimensionality and universal appeal according to Gandhi:

Mahatma talks about the situation of futility of life at once in a life as Arujun follow the political and moral etiquette rather than individual's choice. Bhagavad Gita offers many doctrines to its reader, **Jnana-yoga** (knowledge of real and fake), **Karma-yoga** (selflessness), **Bhakti-yoga** (way of yogic disciplines), **Guna-yoga** (nature of living), **Sthitaprajna-yoga** (stable or reduce individual's ego). Twenty-seven number verse from second chapter of Bhagavad Gita implies the ideology of everything is nothing.

जातस्य हि ध्रुवो मृत्युर्ध्रुवं जन्म मृतस्य च।
तस्मादपरिहार्येऽर्थे न त्वं शोचितुमर्हसि॥

- **(Bhagavad Gita, 2-27)**

Which means; **Death is certain for the born, and re-birth is certain for the dead; therefore you should not feel grief for what is inevitable.** Everything is worth so why to worry about everything that's the basic humanitarian fact of every life. Alodus Huxley wrote,

"The Bhagavad Gita is perhaps the most systematic scriptural statement of the Perennial Philosophy."

- (Huxley, 17)

Mahatma talks about the situation of futility of life at once in a life as Arujun follow the political and moral etiquette rather than individual's choice. Mahatma Gandhi inspired by whole book Gita he calls it "Gita-My Eternal Mother". (Taneja, *Bhagvad Gita: Gandhi's Eternal Mother*) Mahatma goes to Gita whenever he feels problems in any area of life and he got solution of it. He also claim that,

"Gita is not only my Bible or my Koran, it is my mother… my Eternal Mother"

- (ibid., 5)

Gandhi was the one who inspired by whole Bhagavad Gita but he took two words from that and make India free from British rule without any war or fight.

अहिंसा सत्यमक्रोधस्त्यागः शान्तिरपैशुनम्।
दया भूतेष्वलोलुप्त्वं मार्दवं ह्रीरचापलम्।।

- (Bhagavad Gita, 16-2)

This verse means: Non-violence, speaking truth always, not giving way to anger, renunciation of material attachment, inward tranquility springing from absence of attachment and aversion, not coveting worldly objects, inward gentleness, regret for non-prescribed actions, steadfastness (absence of needless activity).

Truth and Non-violence are two ideologies that guided and inspire Gandhi's whole life are. For Mahatma Gandhi both the principles were important for living life, one is the ultimate purpose of life as God, and the second one that Truth could realized through non-violence. It means Truth is the end of everything and nonviolence is the mean of it. Non-violence is not like no-killing but it menaces positive love of selfless service through argument for any. For Gandhi every human needs to follow both the words and be good in to it and make revolutionary change in Humanity.

"Ahimsa is not the way of the timid or the cowardly. It is the way of the brave ready to face death. He who perishes sword in hand is no doubt brave,

but he who faces death without raising his little finger and without flinching is braver."

- **(M. K. Gandhi)**

Non-violence is not like to suffer because or not to harm someone but it relates the submission of moral values in front of the oppressor. Apply of Truth and non-violence make humanity stronger with Tolerance and fearlessness. Mahatma Gandhi always contrasted duty with rights. He believes that rights can always be taken away by everyone but few of them were admiring the duty because it belongs to individual. According to Gita one has to follow their duty no pay attention the result.

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।
मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि॥

- **(Bhagavad Gita,2-47)**

This verse means that, **to work alone you have the right, and not to the fruits. Do not be impelled by the fruits of work. Nor have attachment to inaction.** It seems like focusing on the work not much to the end makes everyone perfect. The true side of Truth and non-violence is sacrificed the unpredictable future. Also, Gandhi believes in the self-made society rather to service someone and get wages. Bhagavad Gita talks about be self motivated and be in the path of life and not to degrade self.

उद्धरेदात्मनात्मानं नात्मानमवसादयेत्।
आत्मैव ह्यात्मनो बन्धुरात्मैव रिपुरात्मनः॥

- **(Bhagavad Gita. 6-5)**

This means that, elevate yourself through your own efforts, and not degrade yourself. For, the mind can be the friend and also the enemy of the self. With the help of no one you can do anything and everything that's the basic ideology behind this verse.

Conclusion:

Bhagavad Gita can do the permanently transformed character of any human like Mahatma Gandhi. The influence and the inspiration were important figures to change and develop life of each individual. Mahatma Gandhi read many books but he feels the unstoppable positive source and force of living life from the Bhagavad Gita because it's his 'eternal mother'. The ideology and the philosophy of Gita highly inspire the Mahatma Gandhi. He was known for his extraordinary clearness of mind, because of his effective ideologies from Bhagavad Gita. Bhagavad Gita is well known theosophical treatise of humanity and for Gandhiji it's not only the treatise but it was the Bonafide and the belief and the road map vision of how to live life.

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Comparative Cash Flow Statement Analysis between Pharmaceuticals Companies: Sun Pharma Ltd and Cipla Ltd

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Abstract:
A company's financial statements offer investors and analysts a picture of all the transactions that take place throughout business, where every transaction contributes to its success. The cash flow statement is believed to be the most intuitive of all the financial statements because it follows the cash made by the business in three main ways- through operations, investments and financing. The sum of these three segments is called net cash flows. These net cash flows when are summed up with the opening cash and cash equivalents balance of the year gives the closing cash and cash equivalents balance for the year. Analysing and managing cash flows help a company to determine what amount of cash is available to it. If a company has sufficient amount of cash in hand, then it will be able to pay off expenses and loans. On the other hand, if a business does not have enough cash to discharge expenses, then it might become bankrupt. In this research paper, a comparative analysis of cash flow statements of two consistently growing pharmaceuticals companies namely, Sun Pharma Ltd and Cipla Ltd has been carried out. This research has been conducted keeping a time-frame of five-consecutive years from 2016-17 to 2020-21 with the help of statistical tools of mean, standard deviation, co-efficient of variation and t-test. The research study found that Cipla Ltd has performed better on consistency grounds as compared to Sun Pharma over the selected period.

Keywords: financial statements, cash flow statements, net cash flows.

1. Introduction:

Financial statements are formal records of the financial transactions, activities and position of business entity. Relevant financial information is presented in a structured manner and form which is easy to understand as per provisions of Companies Act and Accounting Standards. There are four basic financial statements which are crucial part of published annual reports:

balance sheet (statement of financial position), income statement (profit and loss statement), statement of changes in equity and cash flow statement (statement of cash flows).

The business investors and analysts use cash flow statements in order to measure the performance of a business in terms of cash. The company that has enough cash at hand can create more cash by investing the available cash into the business. Hence, analysis of cash flow statements is much important.

A Cash Flow Statement is a financial statement that provides aggregate data regarding all cash inflows a company receives from its ongoing operations and external investment sources and all cash outflows that pay for business activities and investments during a given period. This particular statement categorises all cash-related information of a particular period into three main sections- cash flows from operating activities, cash flows from investing activities and cash flows from financing activities.

The first section of the cash flow statement is cash flows from operations, which records all transactions from daily business activities. These activities may include buying and selling inventory and supplies, paying its employees their salaries. This section shows company's ability to generate sufficient positive cash flow for operational growth.

Cash flows from investing activities is the second section of the cash flow statement which sums up investment gains and losses. This section includes cash spent on property, plant and equipment. Analysts prefer to look up at this section to find changes in capital expenditures.

Cash flows from financing activities is the final section which provides an overview of cash used from debt and equity in business financing. This section measures cash flow between a company and its owners and creditors. This section is used to determine how a company raises cash for operational growth.

2. Literature review:

Barad and Dholu (2021)[1] undertook comparative analysis of cash flow statements of two pharmaceuticals companies namely, Sun Pharma Ltd and Dr Reddy's Laboratories for the selected period of five years between 2015-16 to 2019-20. The study was completely based on secondary sources of data which was evaluated using statistical tools of mean, standard deviation, co-efficient of variation and t-test. The overall conclusions of the study showed that Dr Reddy's Laboratories performed better in terms of operating cash flows and financing cash flows than Sun Pharma Ltd whereas Sun Pharma Ltd performed well in investing cash flows consistencies.

Modi (2019)[2] compared cash flow statements of two companies ITC Ltd and HUL, belonging to personal care industries with the objective to understand trend and variation amongst all the three cash flow statement activities for the five-year period starting from 2014-15 to 2018-19. Data for the study was extracted from the secondary sources and analysed using measures of mean, standard deviation and co-efficient of variation and t-test. The study revealed that ITC Ltd has better performance level as compared to HUL for operating cash flows. For investing and financing cash flows, HUL has performed better.

Maheshwari (2018)[3] analysed cash flow statements of PNB Bank and ICICI Bank with the aim of comparing their performance and consistency levels for the period of five financial years starting from 2011-12 to 2015-16. For the purpose of the study, the data was collected from secondary source of financial figures published in annual reports of the selected banks. The data analysis was done through statistical tools of mean, standard deviation and coefficient of variation and hypotheses were tested by applying paired t-test. The major findings of the study concluded that ICICI Bank is better than PNB Bank in performance. On the contrary, the researcher concluded that on the consistency grounds PNB Bank is better.

Bhasker & Krishnavamsi (2018)[4] evaluated cash flow statements of two companies namely Ediko and Tanla to compare the financial performance of these two companies for the period of five years from 2013-14 to 2017-18. The study was investigated with the help of changes in working capital and statistical tools like mean, standard deviation and t-test. The researchers founded and concluded that the companies had positive cash flows from operating activities and negative cash flows from investing and financing activities and the overall financial performance of both the companies was not at all satisfactory.

Samaddar (2017)[5] analysed cash flow statements of a public sector bank, Bank of Baroda and a private sector bank, ICICI Bank in India for the period of ten financial years starting from 2007-08 until 2016-17. The research data was collected from secondary sources and the statistical tools of mean, standard deviation, coefficient of variation were used to evaluate data and t-test was applied to test the hypotheses of the study. The researcher found that in case of operating and financing activities, ICICI Bank has instable performance, while Bank of Baroda has stable performance throughout the period under study. The researcher also found the negative trends in investing activities of both the banks under study but variances of ICICI Bank were quite less than that of Bank of Baroda. Thus, the study concluded that Bank of Baroda performed well than ICICI Bank.

- **Research Gap:**

Till date, many researchers have published and presented research papers on this particular topic. The review of existing literature discloses that most of the research studies were based carried out for banking sector and some other Indian industries. But only few of some them focused on pharmaceutical industry. This study tries to focus and present two most growing companies from Indian pharmaceuticals industry namely Sun Pharma Ltd and Cipla Ltd.

3. Research Methodology:

3.1 Objective of the study:

The main objective of the study is to determine and understand the pattern and analyse and conclude variations amongst operating, investing and financing activities of the selected companies for the period under study.

3.2 Hypotheses of the study:

$H_{0\text{-}1}$: There is no significant difference between means of operating activities of the selected companies.

$H_{1\text{-}1}$: There is significant difference between means of operating activities of the selected companies.

$H_{0\text{-}2}$: There is no significant difference between means of investing activities of the selected companies.

$H_{1\text{-}2}$: There is significant difference between means of investing activities of the selected companies.

$H_{0\text{-}3}$: There is no significant difference between means of financing activities of the selected companies.

$H_{1\text{-}3}$: There is significant difference between means of financing activities of the selected companies.

3.3 Sample Size for the study:

This research study is carried out keeping Indian Pharmaceuticals Industry in consideration. The two most consistently growing pharmaceuticals companies- Sun Pharma Ltd and Cipla Ltd are taken as sample for the study.

3.4 Period under study:

This research study is being conducted for a period of five-consecutive financial years starting from FY 2016-17 to FY 2020-21.

3.5 Data Collection:

The research data is quantitative in nature and collected from the secondary sources like official websites of sample companies and their published cash flow statements as a part of financial statements for the selected years.

3.6 Statistical Tools and Techniques:

Statistical tools and techniques of mean, standard deviation, co-efficient of variation and t-test are being used to evaluate and analyse the collected data and reach out conclusions.

3.7 Limitations of the study:

There are few limitations of the study. As it is solely based on the secondary sources of the data and secondary data has its own limitations, those limitations are inherent here. Any manipulations or inaccuracies during the preparation and presentation of cash flow statements would lead to manipulated or inaccurate conclusions. Moreover, the research is limited to a period of five consecutive years.

3.8 Future Scope for the study:

The future research on this topic can be carried out considering more sample companies to have a clarity about industrial performance. The time-frame for the study can be increased to seven-year or ten-year or more to understand the trend of activities in a better way.

4. Data analysis:

Table 4.1 showing cash flows data of Sun Pharma Ltd

Year	Operating Activities	Investing Activities	Financing Activities
2016-17	-16239.5	23847.1	-7529.8
2017-18	-11840.6	14044.5	-2721
2018-19	12421.8	4336.9	-14685.9
2019-20	13058.5	14729.9	-28711.5
2020-21	17372.5	-6018	-11262.9

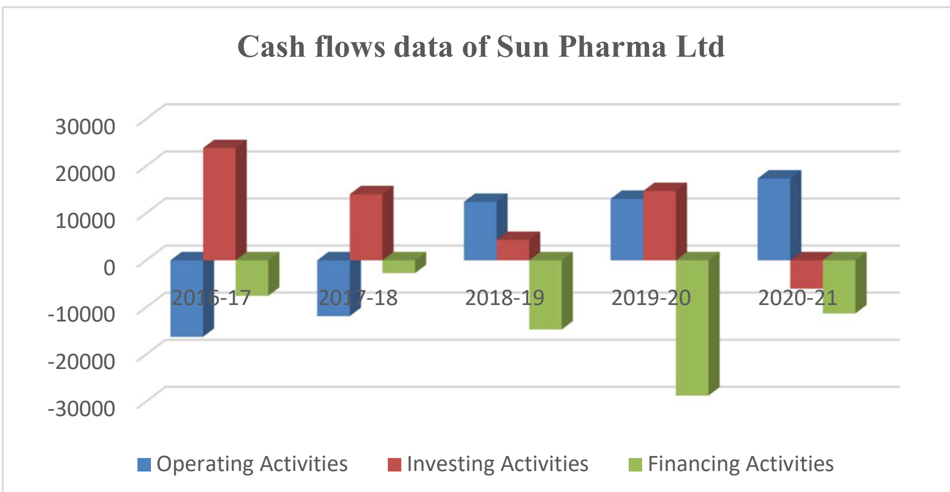

Table 4.2 showing cash flows data of Cipla Ltd

Year	Operating Activities	Investing Activities	Financing Activities
2016-17	2205.56	-1191.25	-1008.97
2017-18	1116.53	-592.16	-350.96
2018-19	1468.05	-1147.05	-473.32
2019-20	2018.14	-1126.33	-693.89
2020-21	3460.31	-3360.45	-65.8

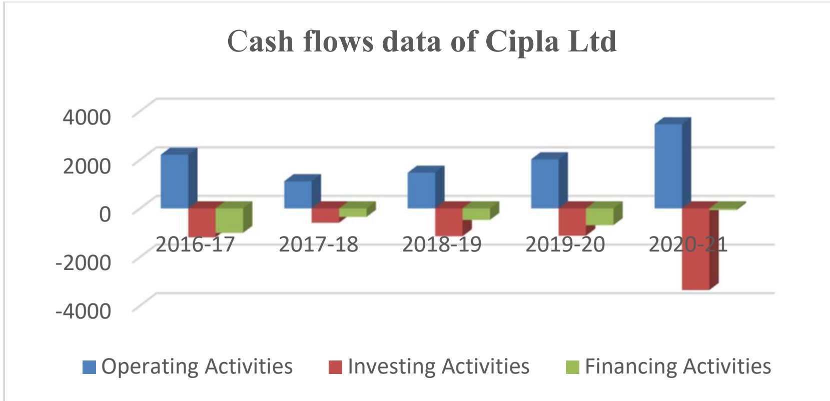

Table 4.3 showing Statistical Analysis of cash flows data

Year	Operating Activities (Sun Pharma)	Operating Activities (Cipla Ltd)	Investing Activities (Sun Pharma)	Investing Activities (Cipla Ltd)	Financing Activities (Sun Pharma)	Financing Activities (Cipla Ltd)
2016-17	-16239.5	2205.56	23847.1	-1191.25	-7529.8	-1008.97
2017-18	-11840.6	1116.53	14044.5	-592.16	-2721	-350.96
2018-19	12421.8	1468.05	4336.9	-1147.05	-14685.9	-473.32
2019-20	13058.5	2018.14	14729.9	-1126.33	-28711.5	-693.89
2020-21	17372.5	3460.31	-6018	-3360.45	-11262.9	-65.8
Total	14772.7	10268.59	50940.4	-7417.24	-64911.1	-2592.94
Mean	2954.54	2053.718	10188.08	-1483.45	-12982.2	-518.588
Rank	1	2	1	2	2	1
SD	15707.51	897.7961	11390.15	1077.452	9852.542	355.7986
Rank	2	1	2	1	2	1
CV	5.316399	0.437156	1.117988	-0.72632	-0.75893	-0.68609
Rank	2	1	2	1	1	2

Interpretations:

The above table (table 3) shows the statistical analysis of cash flows data with the help of calculated mean, standard deviation and co-efficient of variation values for each activity. Ranks are given to these calculated values to identify which company is performing better than the other. Theoretically, for calculated values of mean, 1st rank is given to the company with higher value of mean because higher value of mean is inherent of higher total value. And for calculated values of standard deviation and co-efficient of variation, 1st rank is given to the company with lower values because lower value of standard deviation and co-efficient of variation shows less deviations and variations from mean.

5. Hypotheses-Testing:

Table 5.1

t-Test: Paired Two Sample for Means of Operating Activities of both companies		
	Operating Activities (SunPharma)	Operating Activities (Cipla)
Mean	2954.54	2053.718
Variance	2.47E+08	806037.8
Observations	5	5
Pearson Correlation	0.448999	
Hypothesized Mean Difference	0	
df	4	
t Stat	0.131435	
P(T<=t) one-tail	0.450888	
t Critical one-tail	2.131847	
P(T<=t) two-tail	0.901777	
t Critical two-tail	2.776445	

Table 5.2

t-Test: Paired Two Sample for Means of Investing Activities of both companies		
	Investing Activities (SunPharma)	Investing Activities (Cipla)
Mean	10188.08	-1483.45
Variance	1.3E+08	1160902
Observations	5	5
Pearson Correlation	0.76393	
Hypothesized Mean Difference	0	
df	4	
t Stat	2.464454	
P(T<=t) one-tail	0.034679	
t Critical one-tail	2.131847	
P(T<=t) two-tail	0.069359	
t Critical two-tail	2.776445	

Table 5.3

t-Test: Paired Two Sample for Means of Financing Activities of both companies		
	Financing Activities (SunPharma)	Financing Activities (Cipla)
Mean	-12982.2	-518.588
Variance	97072589	126592.7
Observations	5	5
Pearson Correlation	0.17865	

Hypothesized Mean Difference	0	
df	4	
t Stat	-2.84521	
P(T<=t) one-tail	0.023311	
t Critical one-tail	2.131847	
P(T<=t) two-tail	0.046621	
t Critical two-tail	2.776445	

Interpretations:

The above tables show the results for hypotheses-testing by running t-test in Microsoft excel. Statistically, if the calculated t-score equals or exceeds the value of t indicated in the table, then there is a significant probability that the relationship between the two variables exists and null hypothesis should be rejected.

6. Major Findings, Conclusions and Recommendations:

Operating Activities:

From the table of cash flows data and chart representation, it is clear that both the companies have an overall increasing pattern of operating cash flows over the period under study.

Moreover, from statistical analysis (table 4.3), it is found that the mean value for cash flows from operating activities of Sun Pharma Ltd is more than Cipla Ltd and hence, it is ranked 1st. But there exists more deviation and variation in case of Sun Pharma Ltd and so Cipla Ltd is ranked 2nd. This shows Sun Pharma Ltd is generating sufficient operating cash flows but it lacks consistency in maintaining generation of cash flows as compared to Cipla Ltd. Hence, it is recommended that Sun Pharma Ltd should increase its capabilities to maintain a consistent operating cash flow.

From the table of t-test (table 5.1), it is clear that calculated value of t-score is 0.131435 which is less than the table value 2.776445 of t-score. Thus, the first null hypothesis is accepted.

Investing Activities:

From the table of cash flows data and represented chart, an uneven pattern for cash flows from investing activities can be seen for Sun Pharma Ltd and an overall increasing pattern for Cipla Ltd can be seen over the period under study.

From the table of statistical analysis (table 4.3), it is found that the cash flows from investing activities have same pattern as cash flows from operating activities. Sun Pharma is ranked 1st because the mean value for cash flows from investing activities of Sun Pharma Ltd is more than Cipla Ltd. On the other hand, Cipla Ltd has less deviations and variations and it stands 1st. This shows Sun Pharma Ltd has increasing capital expenditures but it lacks consistency grounds as compared to Cipla Ltd. Thus, Sun Pharma Ltd is recommended to carry out capital expenditures keeping in mind the balance between purchases and sales.

From the table of t-test (table 5.2), it is evident that calculated value of t-score is 2.464454; less than the table value 2.776445 of t-score. Thus, the second null hypothesis is accepted.

Financing Activities:

The table of cash flows data and chart representation show that Sun Pharma Ltd has an uneven pattern for financing cash flows and Cipla Ltd has a decreasing pattern over the period of study.

From statistical analysis (table 4.3), it is found that the Cipla Ltd has higher mean value for cash flows from financing activities than Sun Pharma Ltd and hence, it is ranked 1st. Meanwhile, Cipla Ltd is unable to maintain consistency in financing cash flows like operating and investing cash flows because there exists more deviation and variation as compared to Sun Pharma Ltd and so Cipla Ltd is ranked 2nd. This shows and recommends Cipla Ltd to maintain consistent balance between equity and debt to have better financing cash flows.

From the table of t-test (table 5.3), it is seen that calculated value of t-score is -2.84521 and the table value of t-score is 2.776445. This shows table value is more than calculated value and so the third null hypothesis is accepted.

An overall conclusion:

Performance in consistency	Operating Activities	Investing Activities	Financing Activities
Better	Cipla Ltd	Cipla Ltd	Sun Pharma Ltd
Poor	Sun Pharma Ltd	Sun Pharma Ltd	Cipla Ltd

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ગ્રામ પંચાયત અને સામાજિક ન્યાય

સિધ્ધાર્થકુમાર કે. ચાવડા
પીએચ.ડી. સ્કોલર
સમાજકાર્ય ભવન,
સૌરાષ્ટ્ર યુનિવર્સિટી, રાજકોટ

સારાંશ :

પંચાયતો અને સામાજિક ન્યાયમાં સામાજિક ન્યાયની વિભાવના, સામાજિક ન્યાય માટે બંધારણીય જોગવાઈઓ, મૂળભૂત અધિકારો, રાજ્યની નીતિવિષયક માર્ગદર્શક સિદ્ધાંતો, પંચાયતો, કામદારો, વિશેષ જોગવાઈઓનો સમાવેશ કરેલો છે. તેની સાથે પંચાયત દ્વારા સામાજિક ન્યાય કેવી રીતે શક્ય બની શકે તેની સ્થિતિ વિશેનું ઉલ્લેખ કરવામાં આવ્યો છે. ગુજરાતમાં પંચાયતો અને સામાજિક ન્યાય સમિતિનો ઉલ્લેખ કરીને તેને વિશે વિસ્તૃત તથા સમજ આપવામાં આવી છે. સામાજિક ન્યાયની સ્થાપના માટે સ્વતંત્ર ભારતના બંધારણમાં વિશિષ્ટ જોગવાઈઓ કરવામાં આવી છે. તે એમ દર્શાવે છે કે માત્ર રાજકીય સ્વતંત્રતા જ અગત્યની છે એવું નથી, પણ સામાજિક ન્યાય જ સાચી રાજકીય સ્વાધીનતા ઉભી કરી શકે છે. બાંધરણમાં સામાજિક ન્યાય માટે જે જોગવાઈઓ કરાય છે. તે જોતા સામાજિક ન્યાય માત્ર ધ્યેય તરીકે જ ઉપસ્થિત નથી થતો પણ તે બંધારણના મૂળભૂત માળખાનો જ ભાગ બને છે. બંધારણમાં સામાજિક ન્યાય માટે જોગવાઇઓ કરવામાં કરવામાં આવી છે.

ચાવીરૂપ શબ્દો: *ગ્રામ પંચાયતો, સામાજિક ન્યાય, બંધારણ*

૧. પ્રસ્તાવના

સામાજિક ન્યાયનો ખ્યાલ સામાજિક ધોરણો, વ્યવસ્થા, કાયદો અને નૈતિક્તામાંથી ઊભો થયો છે. તે ન્યાયી કાર્ય ઉપર ભાર મૂકે છે. તે સામાજિક સમાનતા અને ટકાઉ સામાજિક વ્યવસ્થાના સિદ્ધાંતો ઉપર આધારિત એવાં નિયમો અને નિયમનોના અમલ દ્વારા સમાજમાં દરમ્યાનગીરી કરવા ઈચ્છે છે. સમાજનું આર્થિક, સામાજિક અને નૈતિક ચારિત્ર્ય સમાનતા અને ન્યાયને આધારે ઊભું થાય એમ સામાજિક ન્યાયનો ખ્યાલ ઈચ્છે છે. એટલે કે ન્યાયી મનુષ્ય અને ન્યાયી રાજ્ય હોય, તેમનાં કાર્યો ન્યાયી હોય, આમ, તમામ સામાજિક વ્યવહારો એ રીતે ગોઠવાવા

જોઈએ કે જેથી સામાજિક ન્યાય ઊભો થાય. સામાજિક વ્યવસ્થા જાળવવા માટે સામાજિક ન્યાયની માંગ ઊભી થાય છે. આવી માંગ માનવજાતના ઈતિહાસમાં છેલ્લા કેટલાક સમય દરમ્યાન વિશેષ પ્રમાણમાં ઊભી થઈ છે. એનું કારણ એ છે કે ગરીબી અને અસમાનતા ઈશ્વરે આપેલાં છે એમ સમજવામાં આવતું નથી પણ મનુષ્યોના સમાજે એ ઊભાં કરેલાં છે એમ સમજવામાં આવે છે. છેલ્લા કેટલાક સમયગાળા દરમ્યાન જે નવા વિચારો પેદા થયા તેમાંનો એક વિચાર સામાજિક ન્યાય છે. ભારતમાં જે સામાજિક અને આર્થિક અસમાનતા નજરે પડે છે તેના સંદર્ભમાં સામાજિક ન્યાયના માપદંડને સમજવાની જરૂર છે.

૨. સામાજિક ન્યાય (Social Justice)

૨.૧ વાજબીપણું એટલે સામાજિક ન્યાય

વાજબીપણા (Fairness) નો અર્થ અહીં એ છે કે દરેક વ્યક્તિને પાયાની સ્વતંત્રતાઓની જે સમગ્ર વ્યવસ્થા છે તેમાં સમાન અધિકાર છે. સ્વતંત્રતાઓની આ વ્યવસ્થાનો સામાજિક અને આર્થિક અસમાનતાઓ સાથે એ રીતે મેળ પાડવો જોઈએ કે જેથી જે સૌથી વધુ તકવંચિત છે તેને સૌથી વધુ લાભ મળે, સ્વતંત્રતા (Liberty) સામાજિક ન્યાય માટે સૌથી મહત્ત્વનો નિયમ છે. એની સાથે દરેક વ્યક્તિ માટે કેટલીક પ્રાથમિક વસ્તુ અગત્યની છે. જેમ કે પાયાના નાગરિક અને રાજકીય અધિકારો, આવક અને સંપત્તિ તથા આત્મગૌરવ. એટલે સમાજના અસ્તિત્વ માટે એ જરૂરી છે કે સૌને આ પ્રાથમિક વસ્તુઓ મળે.

૨.૨ સમર્થતા એટલે સામાજિક ન્યાય

વ્યક્તિનું કલ્યાણ એ ન્યાયનો પાયો છે. એ સમર્થતા (Entitlement) સિવાય શક્ય નથી. અહીં સમર્થતાનો અર્થ એ છે કે દરેક વ્યક્તિને મુક્ત બજારમાં મળતી વસ્તુઓ પ્રાપ્ત કરવાનો અધિકાર છે, એટલે કે તે એ પ્રાપ્ત કરવા માટે શક્તિમાન હોવી જોઈએ તેને કાયદા દ્વારા રક્ષણ પણ મળવું જોઈએ.

૨.૩ સમાનતા એટલે સામાજિક ન્યાય

સૌને સમાન સ્વતંત્રતા હોય એનો અર્થ એ છે કે દરેકને આત્મગૌરવનો સમાન અધિકાર છે. માટે સમાજમાં આવક અને સંપત્તિની વહેંચણી એ રીતે થવી જોઈએ કે જેથી દરેક વ્યક્તિને તે સમાન રીતે મળે. એટલે સમાજનો બોજો પણ સરખી રીતે વહેંચાય અને લાભ પણ સોને સરખી

રીતે મળે. સમાનતાનો એક અર્થ એ પણ છે કે સમગ્ર સામાજિક વ્યવસ્થામાં સૌને સમાન સ્વતંત્રતા અને તકો મળે. આમ, સામાજિક ન્યાયને આર્થિક ન્યાય સાથે ગાઢ સંબંધ છે. તેથી સામાજિક ન્યાયમાં આ બાબતોનો સમાવેશ થાય: (૧) વ્યક્તિઓની સમાન સુખાકારી (૨) સમાન તકો (૩) નૈતિક સિદ્ધાંતોને આધારે સંપત્તિની વહેંચણી કે પુનર્વહેંચણી કરનારી કોઈ પણ વ્યવસ્થા (૪) તમામ પ્રકારની અસમાનતાનું નિવારણ.

૨.૪ નિષ્પક્ષતા એટલે સામાજિક ન્યાય

આવક અને સંપત્તિની વહેંચણીમાં નિષ્પક્ષતા જરૂરી છે. સમાજ, અર્થતંત્ર અને રાજ્ય આવી વહેંચણીમાં નિષ્પક્ષતા દાખવે અને સૌને સમાન ગણે એ જરૂરી છે. આવકની વહેંચણી એવી રીતે થવી જોઈએ કે જેથી જે સૌથી ખરાબ અવસ્થામાં છે તેને શક્ય તેટલો વધારે લાભ મળે. તો જ સમાજમાં સંતુલન ઊભું થશે. સમગ્ર સમાજમાં રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય રીતે પણ આ જ બાબત લાગુ પડે.

૩. સામાજિક ન્યાયનાં લક્ષણો

આ અર્થમાં સામાજિક ન્યાયમાં આ મહત્ત્વનાં લક્ષણોનો સમાવેશ થાય છે :

(૧) સામાજિક ન્યાયને કોઈક રીતે સમાજના નબળા વર્ગોના ભૌતિક નિવારણ સાથે સંબંધ છે.

(૨) સામાજિક ન્યાય ત્યારે ઊભો થાય કે જ્યારે પ્રવર્તમાન સામાજિક વ્યવસ્થામાં સુધારા થાય. સામાજિક વ્યવસ્થા એવી થાય કે જેથી સમાનતા ઊભી થાય.

(૩) સામાજિક ન્યાયની પ્રક્રિયા સુધારકો અથવા નેતાઓ દ્વારા શરૂ થાય છે. તેમાં તેમની ભૂમિકા અગત્યની હોય છે.

(૪) સામાજિક ન્યાય એ સામૂહિક સ્વરૂપ ધરાવે છે. સામાજિક ન્યાયને વ્યક્તિઓ સાથે તો સંબંધ છે જ પણ તેને સમૂહ સાથે પણ સંબંધ છે.

(૫) સામાજિક ન્યાય ઊભો કરવા માટે એ જરૂરી હોય છે કે વંચિતો કે રહિતોની તરફેણમાં સામાજિક, આર્થિક અને રાજકીય નીતિઓ બને અને તેમનો અમલ થાય.

૪. સામાજિક ન્યાય માટે બંધારણીય જોગવાઇઓ

સામાજિક ન્યાયની સ્થાપના માટે સ્વતંત્ર ભારતના બંધારણમાં વિશિષ્ટ જોગવાઈઓ કરવામાં આવી છે તે એમ દર્શાવે છે કે માત્ર રાજકીય સ્વતંત્રતા જ અગત્યની છે એવું નથી, પણ સામાજિક ન્યાયે જ સાચી રાજકીય સ્વાધીનતા ઊભી કરી શકે છે. બંધારણમાં સામાજિક ન્યાય માટે જે જોગવાઈઓ કરાઈ છે તે જોતાં સામાજિક ન્યાય માત્ર ધ્યેય તરીકે જ ઉપસ્થિત નથી થતી પણ તે બંધારણના મૂળભૂત માળખાનો જ ભાગ બને છે. બંધારણમાં સામાજિક ન્યાય માટે જે જોગવાઈઓ કરવામાં આવી છે તે જોગવાઈઓને ત્રણ ભાગમાં વહેંચી શકાય :

(૧) રક્ષણાત્મક પગલાં.

(૨) વિકાસલક્ષી પગલાં.

(૩) વિધાયક ભેદભાવનાં પગલાં.

આ સંદર્ભમાં બંધારણમાં જે નીચે મુજબની જોગવાઈઓ કરાઈ છે તે મહત્વની છેઃ

૪.૧ આમુખ

બંધારણનું આમુખ એ બંધારણનું મૂળભૂત માળખું ગણાય છે. તેમાં ભારતીય રાજ્ય અને સમાજે સિદ્ધ કરવાના હેતુઓ જણાવાયા છે. બંધારણના આ આમુખમાં સામાજિક, આર્થિક અને રાજકીય ન્યાય સિદ્ધ કરવાની વાત કરવામાં આવી છે. એ ઉપરાંત, આમુખમાં તક અને દરજ્જાની સમાનતો સ્થાપવાની વાત પણ કરવામાં આવી છે. ઉપરાંત, સર્વમાં વ્યક્તિનું ગૌરવ વિકસાવવાનો સંકલ્પ કરવામાં આવ્યો છે, એટલે બંધારણના ઘડવૈયાઓના મનમાં ભારતમાં સમાજમાં ન્યાયની સ્થાપના કરવાનો ઉદ્દેશ પહેલેથી જ રહ્યો છે. સામાજિક ન્યાયનો જે ઉદ્દેશ આમુખમાં વ્યક્ત કરવામાં આવ્યો છે તેના આધારે અદાલતો સામાજિક ન્યાય સ્થાપવા માટેના કાયદાઓને માન્ય રાખે છે. તેમાં નીચેની બાબતોને લગતા કાયદાનો સમાવેશ થાય છે :

0. આર્થિક અસમાનતાઓ દૂર કરવાના કાયદા.
1. કામદારોને યોગ્ય જીવનધોરણ પૂરું પાડવા માટેના કાયદા.
2. સમાજના નબળા વર્ગોનાં હિતોનું રક્ષણ કરવા માટેના કાયદા.

૪.૨ મૂળભૂત અધિકાર (Fundamental rights)

સામાજિક ન્યાયને ભારતના નાગરિકના મૂળભૂત અધિકારો સાથે પણ સીધો સંબંધ છે. જો તમામ નાગરિકોને આ મૂળભૂત અધિકારો પ્રાપ્ત ન થાય તો સામાજિક ન્યાય ઊભો કરવામાં બાધા ઊભી થાય છે. બંધારણની કલમ-૧૨થી કલમ-૩૫ સુધી જે છ મૂળભૂત અધિકારો દર્શાવાયા છે તે સામાજિક ન્યાય ઊભો કરવા માટે અગત્યના છે, તેમાં સમાનતાનો અધિકાર અને શોષણ સામેનો અધિકાર તો સીધી જ રીતે સામાજિક ન્યાય ઊભો કરવા માટેના જ અધિકારો છે. આ બંને અધિકારો શું છે તેની કેટલીક વિગતો અહીં આપવામાં આવી છેઃ

૪.૨.૧ સમાનતાનો અધિકાર (Equality rights)

ભારતના નાગરિકોને સમાનતાનો અધિકાર બંધારણની કલમો ૧૪ થી ૧૮ માં આપવામાં આવ્યો છે. તે વિશેની જોગવાઈઓ આ મુજબ છે :

- **કાયદા સમક્ષ સમાનતા**

  કોઈ વ્યક્તિને રાજ્ય કાયદા સમક્ષ સમાનતાની અથવા કાયદાના સમાન રક્ષાની ના પાડી શકાશે નહિ. આ જોગવાઈ કલમ -૧૪ માં કરવામાં આવી છે.

- **ભેદભાવ નહિ**

  કોઈ નાગરિકની સામે ફક્ત ધર્મ, જાતિ, જ્ઞાતિ, લિંગ, જન્મ સ્થાનને કારણે રાજ્ય ભેદભાવ કરી શકશે નહિ.

1. **નોકરી કે હોદ્દો**

   રાજ્ય હેઠળની નોકરી અથવા કોઈ હોદ્દાપર નિમણુંક અંગેની બાબાતમાં તમામ નાગરિકો માટે તકની સમાનતા રહેશે કોઈ નાગરિકની સામે ફક્ત ધર્મ, જાતિ, જ્ઞાતિ, લિંગ, જન્મ સ્થાનને કારણે રાજ્ય ભેદભાવ કરી શકાશે નહીં.

૪.૨.૨ શોષણ સામેનો અધિકાર

બંધારણની કલમ ૨૩ અને કલમ ૨૪ માં આ મૂળભૂત અધિકાર દર્શાવવામાં આવ્યો છે . તેની વિગતો નીચે મુજબ છે :

૧. મનુષ્યનો વેપાર અને વેઠ તથા તેના જેવી બળજબરીથી કરાવાતી કોઈ પણ પ્રકારની મજૂરી પર પ્રતિબંધ મુકાયો છે.

૨. આ પ્રતિબંધનો ભંગ કરનાર કાયદાનુસાર શિક્ષાને પાત્ર ઠરે છે.

૩. જો કે, જાહેર હેતુઓ માટે ફરજિયાત સેવા કરાવવાનું કામ રાજ્ય કરી શકે છે. એવી સેવા કરાવવામાં રાજ્ય ફક્ત ધર્મ, જાતિ, જ્ઞાતિ, વર્ગને કારણે કોઈ ભેદભાવ રાખશે નહિ.

૪.૩ અસ્પૃશ્યતાની નાબૂદી

બંધારણની કલમ -૧૭ દ્વારા અસ્પૃશ્યતા નાબૂદ કરવામાં આવી અને સામાજિક ન્યાયની દિશામાં અગત્યનું પગલું ભરાયું. આ કલમ કહે છે કે, "અસ્પૃશ્યતા નાબૂદ કરવામાં આવી છે અને કોઈ પણ સ્વરૂપે તેનો વ્યવહાર પ્રતિબંધિત છે. અસ્પૃશ્યતામાંથી ઊભી થતી કોઈ પણ પ્રકારની અક્ષમતાનું પાલન કાયદાનુસાર દંડને પાત્ર ગુનો ગણાશે."

૪.૪ રાજ્ય નીતિના માર્ગદર્શક સિદ્ધાંતો

બંધારણના ભાગ -૪ માં રાજ્ય નીતિના માર્ગદર્શક સિદ્ધાંતો કલમ -૩૬ થી કલમ -૫૧ સુધી આપવામાં આવ્યા છે. તેમાં રાજ્ય લોકોના કલ્યાણને પ્રોત્સાહન આપે તેવી સામાજિક વ્યવસ્થા ઊભી કરવાની જવાબદારી ઉઠાવવાની છે એમ કલમ -૩૮ માં કહેવાયું છે. ઉપરાંત, અનુસૂચિત જાતિઓ, અનુસૂચિત જનજાતિઓ અને અન્ય નબળા વર્ગોનાં શૈક્ષણિક અને આર્થિક હિતોને રાજ્ય પ્રોત્સાહન આપે એવો નિર્દેશ પણ કલમ -૪૬ માં કરવામાં આવ્યો છે. વળી, કામનો અને શિક્ષણનો અધિકાર, કામની ન્યાયી અને માનવીય સ્થિતિ, મફત અને ફરજિયાત શિક્ષણ, સમાન ન્યાય વગેરે વિશેની જોગવાઈઓ પણ રાજ્ય નીતિના માર્ગદર્શક સિદ્ધાંતોમાં કરવામાં આવી છે. આ સિદ્ધાંતોમાં જેમને સીધી રીતે સામાજિક ન્યાય સાથે સંબંધ છે.

૫. ગ્રામ પંચાયતની સામાજિક ન્યાય સમિતિ

ગ્રામ પંચાયતમાં વિવિધ સમિતિઓની રચના કરવાની જોગવાઈઓ ગુજરાત પંચાયત ધારા-૧૯૯૩ માં કલમ -૯૨ હેઠળ કરાઈ છે. આ જોગવાઈ અનુસાર ગ્રામ પંચાયતમાં સામાજિક ન્યાય સમિતિની રચના કરવાનું ફરજિયાત છે. કલમ-૯૨ માં એમ જણાવવામાં આવ્યું છે કે, "ગ્રામ પંચાયત અનુસૂચિત જાતિઓ અને અનુસૂચિત આદિ જાતિઓની વ્યક્તિઓ સહિત સમાજના નબળા વર્ગોના લોકોને સામાજિક ન્યાય મળે તે માટે આવશ્યક જણાતાં જે કાર્યો ઠરાવવામાં આવે તે બજાવવા માટે 'સામાજિક ન્યાય સમિતિએ નામની એક સમિતિ રચશે અને એવી સમિતિની રચના ઠરાવવામાં આવે તેવી રહેશે. આ જોગવાઈ હેઠળ ગુજરાત સરકારે ૧૯૯૫ માં ગ્રામ પંચાયતની

સામાજિક ન્યાય સમિતિઓ વિશે નિયમો બહાર પાડ્યા છે . આ નિયમોમાં કરવામાં આવેલી જોગવાઈઓ નીચે મુજબ છેઃ

૫.૧ સમિતિની રચના

(૧) સમિતિમાં પાંચથી વધુ નહિ તેટલા સભ્યો હોય.

(૨) ગ્રામ પંચાયત તેના ચૂંટાયેલા સભ્યોમાંથી નીચેની રીતે સામાજિક ન્યાય સમિતિની રચના કરેઃ

1. વાલ્મીકિ એટલે કે સફાઈ કામદાર વર્ગનો એક સભ્ય.
2. અનુસૂચિત જાતિ અને અનુસૂચિત જનજાતિના ત્રણ સભ્યો.
3. અનુસૂચિત જાતિ અથવા અનુસૂચિત જનજાતિમાંથી એક સ્ત્રી સભ્ય.

૫.૨ સમિતિની મુદત

સામાજિક ન્યાય સમિતિની મુદત ગ્રામ પંચાયત જેટલી જ હોય છે. એટલે કે જો ગ્રામ પંચાયત પાંચ વર્ષ સુધી અસ્તિત્વ ધરાવે તો સામાજિક ન્યાય સમિતિની મુદત પાંચ વર્ષની રહે. જો ગ્રામ પંચાયત તેથી ઓછી મુદત માટે રહે તો સામાજિક ન્યાય સમિતિ પણ એટલી જ મુદત માટે રહે.

૫.૩ સમિતિનાં કાર્યો

ગ્રામ પંચાયતની સામાજિક ન્યાય સમિતિએ સમાજના નબળા વર્ગો માટે કાર્યો કરવાનાં હોય છે. સમાજના નબળા વર્ગોમાં અનુસૂચિત જાતિઓ અને અનુસૂચિત જનજાતિઓ સહિતના સમાજ ના નબળા વર્ગોનો સમાવેશ થાય છે. આ કાર્યો નીચે મુજબ છેઃ

૧) સમાજના નબળા વર્ગોને શિક્ષણ, ગામતળની જમીન, ઘરથાળની જમીન (લોન, આર્થિક સહાય), પીવાનું પાણી અને તબીબી સંભાળ સહિત સામાજિક - આર્થિક સગવડ આપવી અને તે હેતુ માટે યોજનાઓ તૈયાર કરી તેમનો અમલ કરવો.

૨) સમાજના નબળા વર્ગોને થતા અન્યાયના અને તેમની પ્રત્યે રખાતા ભેદભાવના કેસો તપાસવા.

૩) આ કાયો પાર પાડવા યોજના ઘડવી, તેનો વહીવટ અને અમલ કરવો.

૪) સમાજના નબળા વર્ગો માટે પીવાના પાણીની વ્યવસ્થા પાછળ દેખરેખ રાખવી.

૫) સમાજ ના નબળા વર્ગો માટે ગ્રામ ગૃહનિર્માણ યોજનાને ઉત્તેજન આપવું.

૬) ગામમાં સમાજના નબળા વર્ગોના લત્તામાં રસ્તા ઉપરની લાઈટોની વ્યવસ્થા ઉપર દેખરેખ રાખવી.

૭) સમાજના નબળા વર્ગો માટેની નહાવા - ધોવાની સગવડ પાછળ દેખરેખ રાખવી.

૮) સમાજના નબળા વર્ગોને શિક્ષણ આપવું અને તેમના માટેની શૈક્ષણિક સગવડો પાછળ દેખરેખ રાખવી.

૯) સમાજના નબળા વર્ગોની સામાજિક અને નૈતિક ઉન્નતિને ઉત્તેજન આપવું.

૧૦) નશાબંધીનો પ્રચાર કરવો.

૧૧) અસ્પૃશ્યતા નિવારણ ઉપર ધ્યાન કેન્દ્રિત કરવું.

૧૨) ભ્રષ્ટાચારની નાબૂદી ઉપર ધ્યાન આપવું કલ્યાણ પ્રવૃત્તિઓની વ્યવસ્થા કરવી.

૧૩) જ ગાર અને અન્ય અસામાજિક પ્રવૃત્તિઓને ઉત્તેજન આપવું નહિ.

૧૪) સમાજ ના નબળા વર્ગો માટેનાં પૂર્વ પ્રાથમિક શિક્ષણ અને બાળ-કલ્યાણ પ્રવૃત્તિઓની વ્યવસ્થા કરવી.

૧૫) સમાજના નબળા વર્ગોના કલ્યાણ માટે આર્થિક અને સામાજિક ક્ષેત્રે સહકારી પ્રવૃત્તિઓનું સંચાલન કરવું, તેમને ઉત્તેજન આપવું અને તેમાં સહાય કરવી.

૧૬) ગ્રામ પંચાયત સમાજના નબળા વર્ગોની જે ફરિયાદો દૂર કરી શકતી ના હોય તેમની યોગ્ય અધિકારીને જાણ કરવી.

૧૭) આ વર્ગોના સંબંધે ઉપસ્થિત થતી તમામ બીજી પરિસ્થિતિ અને બાબતો પ્રત્યે લય આપવું.

૫.૪ વહીવટ અને જવાબદારીઓ

ગુજરાત સરકારના પંચાયત અને આરોગ્ય વિભાગે તા. ૫/૬/૧૯૭૬ના રોજ ૨૦ મુદ્દાના આર્થિક કાર્યક્રમના અમલના સંદર્ભમાં ગ્રામ પંચાયતોની સામાજિક ન્યાય સમિતિઓની રચના કરવાના સંદર્ભમાં અને તેમની અસરકારક કામગીરી ગોઠવવાના સંદર્ભમાં એક પરિપત્ર બહાર પાડ્યો હતો. આ પરિપત્રમાં ગ્રામ પંચાયતોની સામાજિક ન્યાય સમિતિઓનાં કાર્યો અને વહીવટના સંદર્ભમાં જે વિગતો જણાવવામાં આવી હતી તે નીચે મુજબ છેઃ

૧. સમાજના કોઈ પણ ક્ષેત્રે અસ્પૃશ્યતા પાળવામાં આવતી હોય તો તે સદંતર નાબૂદ કરવામાં આવે તેવા પ્રયાસો કરવા અને તેવા કિસ્સાઓમાં કાયદેસરની કાર્યવાહી ઝડપથી કરવી.

૨. અનુસૂચિત જાતિના સદસ્યોને જાહેર વારિગૃહો, કૂવાઓ વગેરે જળાશયો ઉપરથી ભેદભાવ તથા રોકટોક વગર પાણી ભરવા દેવામાં આવે તે અંગે ચોક્ત વ્યવસ્થા ઊભી કરવી.

૩. જમીન વિહોણા ખેતમજૂરી, પછાત વર્ગની વ્યક્તિઓ, વિચરતી જાતિઓ વગેરેનાં કુટુંબોને ઘરથાળની મફત જમીન મળી ન હોય તો તેમને તેવા મફત પ્લોટો મળે તે માટે કાર્યવાહી કરવી.

૪. વેઠ મજૂરીની પ્રથાની નાબૂદીના અમલ માટે કાર્યવાહી કરવી.

૫. પડતર, નવસાધ્ય, જમીન સુધારણાના કાયદાઓ હેઠળ પ્રાપ્ત થયેલી ખેતીની જમીનોની સાંથણીના લાભ નબળા વર્ગોને અપાવવા માટે કાર્યવાહી કરવી.

૬. ગામ કક્ષાએ સામાજિક ન્યાય સમિતિએ જે કામો કરવાનાં છે તેનાં સંદર્ભમાં તલાટીએ એ સમિતિના મંત્રી તરીકેની ફરજ અને જવાબદારી નિભાવવાનાં છે. આથી આ સમિતિની સભા નિયમિત બોલાવવામાં આવે તે જરૂરી છે. સમિતિમાં તલાટીએ તમામ બાબતોની વિગતો રજૂ કરવી, જોઈએ સમિતિએ તમામ હકીકતો તપાસીને યોગ્ય નિર્ણયો કરવા જોઇએ, તેની કામગીરી માટે ગ્રામ પંચાયત સક્રિય રીતે દક્ષતાપૂર્વક અને અસરકારક રીતે કાર્ય કરે તે જોવાની જવાબદારી તલાટીની છે. આ કાર્યવાહીની નકલ તાલુકા વિકાસ અધિકારીને વિના વિલંબે મોકલવામાં આવે તે જરૂરી છે.

૭. ગ્રામ પંચાયતની સામાજિક ન્યાય સમિતિની સભામાં સ્થાનિક શિક્ષણ, ખેતી, પશુપાલન, સહકાર વગેરે બાબતોના સમાજનાં નબળા વર્ગોને સ્પર્શતા મુદ્દા અંગે ગામ કક્ષાના જે તે વિષયના સંબંધિત અધિકારીઓને ખાસ નિમંત્રણ આપીને બોલાવી શકાય .

૮. સામાજિક ન્યાય સમિતિની સભાના ઠરાવોના અમલ અંગેનું રજિસ્ટર તલાટીએ રાખવું જોઈએ, ક્યારે કેટલો અમલ થયો અને તે માટે તલાટીએ શી કામગીરી કરી તેની નોંધ પણ રાખવી જોઈએ. તાલુકા વિકાસ અધિકારી અને વિસ્તરણ અધિકારીએ દફતર તપાસણી વખતે એથવી મુલાકાત વખતે આ રજિસ્ટરની તપાસ કરવી જોઈએ, થયેલાં ઠરાવો વિશેના અમલ વિશે જરૂરી ચકાસણી કરવી જોઈએ અને તેનો પોતાના પ્રવાસની નોંધોમાં અચૂક ઉલ્લેખ કરવો જોઈએ .

૯. ગ્રામ પંચાયતની સામાજિક ન્યાય સમિતિની કાર્યવાહી અન્વયે તાલુકા કક્ષાએ લેવાના જરૂરી પગલાં ઝડપી રીતે લેવાય તે જોવાની તાલુકા વિકાસ અધિકારીની અંગત જવાબદારી છે.

૧૦. જો ગ્રામ પંચાયત સામાજિક ન્યાય સમિતિની બેઠક સતત ત્રણ મહિનો સુધી બોલાવે નહિ તો તે બેઠક બોલાવવાની કામગીરી તાલુકા વિકાસ અધિકારીએ પોતે કરવી જોઈએ અથવા જવાબદાર વિસ્તરણ અધિકારીને મોકલીને કરવી જોઈએ. જો તલાટી આવી બેઠક ન બોલાવવા માટે કસૂરવાર હોય તો તેમની સામે યોગ્ય શિક્ષાત્મક પગલાં ભરવાં જોઈએ.

૬. સામાજિક ન્યાય સમિતિઓને સક્રિય કેવી રીતે બનાવવી

પંચાયતી રાજની વ્યવસ્થા ગુજરાતમાં ૪૦ વર્ષથી પણ વધુ સમયથી ગોઠવાઈ હોવા છતાં પંચાયતી રાજ જોઈએ તેટલી સુદૃઢ રીતે ચાલતું નહીં હોવાની વાસ્તવિકતા આપણે સૌ જાણીએ છીએ, જે મુસીબતો ગ્રામ પંચાયત, તાલુકા પંચાયત અને જિલ્લા પંચાયતને નડે છે તે બધી જ મુસીબતો સામાજિ ક ન્યાય સમિતિઓને પણ નડે છે. પરંતુ સામાજિક ન્યાય સમિતિઓને એક વધારાની મુસીબત નડે છે અને તે છે પરંપરાગત રીતે ઊભાં થયેલાં સામાજિક બંધનો તથા નિષેધોની, જો સામાજિક ન્યાય સમિતિઓને સક્યિ બનાવવી હશે તો આ સામાજિક બંધનો અને નિષેધો દૂર કરવા પડશે. એક રીતે જોઈએ તો સામાજિક ન્યાય સમિતિઓ માત્ર પંચાયતોમાં નહિ પણ સમગ્ર સમાજમાં સામાજિ ક સમરસતા ઊભી કરવાનું એક મહત્ત્વનું સાધન છે. આ સંદર્ભમાં સામાજિક ન્યાય સમિતિઓને સક્રિય બનાવવી જરૂરી છે. આ માટેનાં પગલાં નીચે મુજબનાં હોઈ શકે :

(૧) પંચાયતોમાં સામાજિક ન્યાય સમિતિઓ હોય છે ખરી પણ મોટે ભાગે તેમના સભ્યોને અને અધ્યક્ષોને આવી સમિતિઓના અસ્તિત્વ વિશે ભાગ્યે જ કશી ખબર હોય છે. માટે સૌ પ્રથમ આવશ્યકતા તો એ છે કે સામાજિક ન્યાય સમિતિના સભ્યો અને અધ્યક્ષોને સામાજિક ન્યાય સમિતિ વિશે જાણકારી આપવી.

(૨) તમામ સ્તરની સામાજિક ન્યાય સમિતિઓના સભ્યો અને અધ્યક્ષોને સમિતિનાં કાર્યો વિશે અને સમિતિઓના વહીવટ વિશે પ્રશિક્ષણ આપવું.

(૩) પંચાયતો પાસે કલ્યાણનાં કામો કરવા માટેનાં નાણાંનો અભાવ હોય છે, સામાજિક ન્યાય સમિતિ પાસે અનેક કામો છે પણ આ કામો કરવા માટેની નાણાકીય સત્તા નથી. સમિતિઓને આવી સત્તાઓ અપાય તો તેઓ વધારે અસરકારક રીતે કામ કરી શકે.

(૪) જિલ્લા પંચાયતમાં સામાજિક ન્યાયના પ્રશ્નોના ઉકેલ માટે સામાજિક ન્યાય નિધિની સ્થાપના કરવામાં આવી છે. પણ આવી કોઈ નિધિની સ્થાપના ગ્રામ પંચાયત સ્તરે કરવામાં આવેલી નથી, તેથી કાયદામાં સુધારો કરીને ગ્રામ પંચાયત સ્તરે સામાજિક ન્યાય નિધિની સ્થાપના કરવામાં આવે તો ગ્રામ પંચાયત સ્તરની સામાજિક ન્યાય સમિતિને તેનાં કાર્યો કરવા માટે જરૂરી નાણાં મળી રહે.

(૫) સામાજિક ન્યાય સમિતિની બેઠકો મોટે ભાગે કાગળ પર મળતી હોવાનો અનુભવ રહ્યો છે. માટે સામાજિક ન્યાય સમિતિના સભ્યોને આ બેઠકો ખરેખર મળે તે માટે પ્રોત્સાહન આપવાની જરૂર છે.

(૬) સામાજિક ન્યાય સમિતિઓનાં કાર્યોના અહેવાલો ગ્રામ સભાની બેઠકોમાં વંચાય અને ગ્રામ સભા તેમને મંજૂર કરે તે જરૂરી છે. આથી સામાજિક ન્યાય સમિતિઓની જવાબદારી ગ્રામ સભા પ્રત્યે ઊભી થશે તેઓ વધારે પારદર્શક બનશે.

(૭) સામાજિક ન્યાય સમિતિઓ તેમનાં કાર્યો અસરકારક રીતે કરી શકતી નથી કારણ કે સામાજિ ક બંધનો અને નિષેધો તેમને નડે છે. કાયદાકીય રીતે અસ્પૃશ્યતા નાબૂદ થઈ હોવા છતાં અનેક ગામોમાં તેનો વ્યવહાર ખુલ્લંખુલ્લા અથવા છૂપી રીતે થતો હોય છે. જે ગામોમાં સરપંચો સામાજિક રીતે નબળા વર્ગોના છે તેમણે આ અમાનુષી વ્યવહાર દૂર કરવા માટે વિશેષ પ્રયત્નો કરવાની જરૂર છે. આ માટે તેમની ક્ષમતાનું નિર્માણ કરવાની જવાબદારી રાજ્ય સરકારે ઉઠાવવી જોઈએ.

(૮) મહિલા સરપંચો અને ખાસ કરીને દલિત સરપંચોને ગ્રામ પંચાયતો અવિમાસનો ઠરાવ પસાર કરીને હોદા પરથી દૂર કરે છે. સરપંચોને ગ્રામ પંચાયત ચૂંટતી નથી પણ તેઓ તો સીધા જ લોકો દ્વારા ચૂંટાય છે. પંચાયત ધારાની આ જોગવાઈ સામાજિક ન્યાયથી તદ્દન વિરપત્ર દિશાની છે અને તે તેનકાળ દૂર કરવા માટે પંચાયત ધારામાં સુધારો કરવાની જરૂર છે.

૭. નિષ્કર્ષ

સામાજિક ન્યાય સમિતિઓએ સામાજિક ન્યાયની સ્થાપના માટે જે કામો કરવાનાં છે. તે જોતા તેમનું કામ કેટલું ભગીરથ કામ છે. તે આ પરથી સમજી શકાય છે. પંચાયતોનું કામ માત્ર રસ્તા, તળાવ, શાળા વગેરે જેવી માળખાગત સવલતો બાંધવાનું, સમારવાનું કે સાચવવાનું નથી પણ સામાજિક અને આર્થિક ન્યાયના ઉદેશોને પાર પાડવાનું પણ છે. સામાજિક ન્યાય સમિતિઓ ગ્રામ સ્વરાજ પણ ખરા અર્થમાં પ્રસ્થાપિત કરવામાં મહત્વની ભૂમિકા ભજવી શકે તેમ છે.

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Awareness towards Digital Citizenship of Secondary and Senior Secondary School Students

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Abstract

Digital citizenship can be described as the norms of appropriate responsible behaviour with regard to technology use (Ribble, Mike. & Bailey, Gerald. 2009). To understand the complexity of digital citizenship and the issues of technology use, abuse, safety, security and misuse, nine elements have been identified by Ribble (2009) that together make up Digital Citizenship. This study attempts to find the awareness among the school going children about Digital Citizenship. Most of the reviewed literature listed out what to do to stay protected in the digital space. But very few texts were on what not to do explaining the safer way of using digital spaces. There has been a research niche in this area. Certain measures have been taken as stop-gap. One of those measure is the recent release of a Handbook on Cyber Safety for students of secondary and senior secondary schools from Central Board of Secondary Education in collaboration with Cyber Peace Foundation (Government of India, MOHA). With the world stuck with unprecedented pandemic of Covid19, this is the right time for such study on online conduct. The elements chosen for this study were Digital Etiquette (Principle of Respect), Digital Communication (Principle of Educating Self) and Digital Rights and responsibilities, Digital Security and Digital Health and wellness (Principle of Protecting Self). Totally 50 questions in the questionnaire tool were approved fulfilling the conditions of difficulty index and discrimination values which was proposed to be testing on the final sample of 137 respondents from four schools, through online google form. The amount of data collected was comparatively less due to COVID situation. Electronically the data was coded, compiled and analyzed. Descriptive analysis including frequency, mean, median, mode and percentage, and inferential analysis t test was used. The students with computers were found to have more awareness towards digital citizenship as compared to those without computers. Overall awareness towards digital citizenship fell towards average category and those of male students found to be higher than those of female students.

Key words: Digital Citizenship, Digital security, online safety, Digital law, Digital health and wellness, Digital etiquette.

Introduction

Ever since Charles Babbage, the English Mathematician and inventor who is credited with having conceived the first automatic digital computer, (Britannica, 2020 Oct 14) the world has come a long way to a total computer era. Every service is available online like e-commerce, e-investment, e-communication and now, e-education. Online education has become the new norm of this century. Every level of education be it professional, vocational, technical or school has come to the screens and monitors of personal computers. Students spend much of their time online either for educational purposes or socialising purposes. Digital spaces are loaded equally with advantages and disadvantages. W, Nina. states in her article to Go Guardian, "Digital citizenship refers to responsible technology usage, and teaching digital citizenship is essential to helping students achieve and understand digital literacy, as well as ensuring cyberbullying prevention, online safety, digital responsibility, and digital health and wellness". Students and youth face numerous attacks from unknown enemies beyond the screens and monitors of their electronic gadgets. Shakeel Ahmad, agrees upon the prevailing threats in his research study as, "The creation of new crimes may be most evident in times of rapid social, political, economic, technological and cultural change, as unseen forms of human activity and interaction has become possible, bringing with them challenges and threats to order and wellbeing" (Ahmad, Shakeel. 2015). The offenders hide behind the screens taking the advantage of anonymity and pose threat to the users of the electronic gadgets. The young who are weak and feeble-minded unaware of the deception, fall prey to these criminals. When all the information whether good or bad is just a click away for the students, they want to experience all the thrill in the world with that one click of the mouse. By enjoying the new found liberty of getting information with just a click, students tend to overuse the gadgets and get addicted to the machine. Without their knowledge they get slowly pulled into the whirl of trap of the criminals who are waiting to use them in their dirty game of intimidation. Internet paedophilia, cyber defamation, cyber pornography, computer network break-ins, industrial espionage, child password sniffing, spoofing, telecommunications fraud, software piracy, email bombing, spamming, phishing, the availability of illicit or unlicensed products and services are offences in the cyberspace. (Ahmed, I.G. 2007). Most of these terms are totally new to even to the elders of the society. Traditional theft, cheating, fraud, misrepresentation, coercion, blackmail, extortion, embezzlement, forgery, trespass, filching and looting are all now done through computers. Criminals have found ways to commit crime through computers in a technical way. Digital citizenship can be described as the norms of appropriate responsible behaviour with regard to technology use (Ribble, Mike. & Bailey, Gerald. 2007).

Mike Ribble, in his third edition of his book- ‘Digital Citizenship for schools’, had categorised the nine elements into three groups which were the main principles and named them **REP**. **R** is for respect self and others having the three elements namely, Digital Etiquette, Digital Access and Digital Law. **E** is for educating self and others having the three elements namely, Digital Literacy, Digital Communication and Digital Commerce. **P** is for protecting self and others having the three elements namely, Digital Rights and responsibilities, Digital Security and Digital Health and wellness. To understand the complexity of digital citizenship and the issues of technology use, abuse, safety, security and misuse, nine elements have been identified that together make up digital citizenship. The understanding of such complex issues is more important to the youngsters. This study attempts to find the awareness among the school going children about Digital Citizenship. (Ribble, Mike. 2020).

Objectives of the research:

1. To construct and validate digital citizenship awareness test for school students.
2. To assess the awareness towards Digital Citizenship of school students with computer and without computer as a subject in the curriculum.
3. To assess the awareness towards Digital Citizenship among male and female school students
4. To assess the awareness towards subcomponents of Digital Citizenship of school students with computer and without computer as a subject in the curriculum.
5. To assess the awareness towards subcomponents of Digital Citizenship among male and female school students

Hypothesis of the research:

Ho_1: There is no significant difference in the mean scores of awareness towards Digital Citizenship of students with computer and without Computer as a subject in the curriculum.

Ho_2: There is no significant difference in the mean scores of awareness towards Digital Citizenship among male and female students.

Ho_3: There is no significant difference in the mean scores of awareness towards sub components of Digital Citizenship of students with computer and without Computer as a subject in the curriculum.

Ho_4: There is no significant difference in the mean scores of awareness towards sub components of Digital Citizenship of male and female students

Operational Definitions

Awareness

Awareness refers to the scores obtained on the researcher developed and validated questionnaire on Digital Citizenship having the components.

Digital Citizen

In this study, A digital citizen is one who knows what is right and wrong, exhibits intelligent behaviour online, and makes good choices when being in different situations.

Digital Citizenship

In this study, Digital Citizenship is the ability to be positively, critically, competently and socially eligible to interact in the Digital Environment based on components like Digital access, Digital literacy, Digital communication, Digital commerce, Digital etiquette, Digital health and wellness, Digital education, Digital rights, freedom and responsibilities, Digital security and Digital law.

Research Methodology

The present study is a survey type of study. A descriptive survey research methodology is used to collect the data. The data is collected using a researcher developed and validated questionnaire. An online questionnaire was sent to the schools selected as sample under the study. The data obtained by filled questionnaires that were returned were tabulated and analysed.

Population and Sample of the study

The students of secondary and senior secondary schools studying in Ahmedabad city and Mumbai city during the academic year 2020-2021 comprises the population of the study. Probability Random sampling technique was used to select schools. The schools were selected randomly by the lottery method and the students of Secondary and senior secondary School were selected by cluster sampling. The questionnaire was sent to the students of all the selected schools through emails. The principals of the selected schools were contacted and after their consent the researcher received the email data base of the students. Emails were sent to approximately 1000 students. Final Sample consisted of 137 students of standard IX, X, XI and XII. This included the filled forms received from three schools of Ahmedabad and one school from Boisar, Maharashtra. The amount of data collected was comparatively less due to COVID situation.

Descriptive analysis

Component-wise mean and standard deviation

Table 1 shows component wise mean and standard deviation of the scores obtained by the students on the digital citizenship questionnaire. The highest mean is for digital etiquette followed by the mean of digital literacy and digital education.

Table 1 Component wise mean and standard deviation

S. No	Component	Mean	S. D
1	Digital Literacy and Education	94.36	20.25
2	Digital Communication & Commerce	92	24.51
3	Digital Etiquette	97.25	12.37
4	Digital Health & Wellness	72.5	27.05
5	Digital Rights, Freedom & Law	65.6	20.88
6	Digital Security	75.42	21.94

Table 2 shows Classification based on Component, gender and subject wise mean and standard deviation

Table 2 Classification based on Component, gender & subject wise mean & S.D.

S. No	Component	Gender	Subject	Mean	S.D.
1	Digital Literacy and Education	Male	With Computer	7.42	2.16
			Without Computer	7.23	2.31
		Female	With Computer	7.43	1.84

			Without Computer	7.33	1.88
2	Digital Communication & Commerce	Male	With Computer	8.57	2.22
			Without Computer	7.68	2.57
		Female	With Computer	7.88	2.02
			Without Computer	7.07	2.96
3	Digital Health & Wellness	Male	With Computer	3.32	1.17
			Without Computer	2.86	1.17
		Female	With Computer	3.15	1.41
			Without Computer	3.13	1.30
4	Digital Etiquette	Male	With Computer	3.85	1.53
			Without Computer	2.86	1.42
		Female	With Computer	3.58	1.43
			Without Computer	3.40	1.72
5	Digital Rights, Freedom & Law	Male	With Computer	2.48	1.11
			Without Computer	2.41	1.10
		Female	With Computer	2.43	1.03
			Without Computer	1.93	1.03
6	Digital Security	Male	With Computer	7.42	2.91
			Without Computer	6.00	2.14
		Female	With Computer	6.35	2.76
			Without Computer	4.93	2.96

Data Analysis

Of the 6 components, scores for the basics were excellent. The mean score of Digital Literacy & Education, Digital Communication & Commerce and Digital etiquette which were above 90, proved to be better than the other three components.

Analysis of data to assess the awareness towards digital citizenship on its various components provide insights on the level of awareness of male and female school students. It also reflects upon the students' awareness level about those having computer as a subject between male and female students.

Hypothesis testing

Ho_1: There is no significant difference in the mean scores of awareness towards Digital Citizenship of students with computer and without Computer as a subject in the curriculum.

Table 3 Null hypothesis testing between students with and without computer

Variable: Subject	N	Mean	variance	t-value	p-value*	Significance Level
With Computer	99	31.42	68.63	2.26	2.00	Significant
Without Computer	38	27.52	82.31			

The calculated value stands at 2.26, which is more than the critical value of 2.00 at 0.05 level. Hence the null hypothesis is rejected. This shows that there is significant difference between digital citizenship awareness between students having computer and not having computer as a subject in the curriculum, and awareness of students having computer is higher than the students not having computer.

Ho_2: There is no significant difference in the mean scores of awareness towards Digital Citizenship among male and female students.

Table 4 Null hypothesis testing between male students and female students

Variable: Gender	N	Mean	Variance	t- value	p-value*	Significance Level
Male	82	31.37	75.28	1.56	1.98	N.S.
Female	55	29.07	70.29			

The calculated value stands at 1.56, which is less than the critical value of 1.98 at 0.05 level. Hence the null hypothesis is not rejected. This shows that there is no significant difference between the male and the female students.

H_{O3}: There is no significant difference in the mean scores of awareness towards sub components of Digital Citizenship of students with computer and without Computer as a subject in the curriculum.

Table 5 Null hypothesis testing between students with and without computer for the subcomponents for digital citizenship

Sub Component	Computer	N	Mean	variance	t- value	p-value *	Significance
Digital Literacy and Education	With	100	7.42	4.10	0.37	1.99	NS
	Without	37	7.27	4.48			
Digital Etiquette	With	100	3.74	2.21	2.23	1.99	S
	Without	37	3.08	2.54			
Digital Health & Wellness	With	100	3.25	1.60	1.17	1.99	NS
	Without	37	2.97	1.47			
Digital Comm. & Commerce	With	100	8.29	4.65	1.73	2.00	NS
	Without	37	7.43	7.36			
Digital Rights, Freedom & Law	With	100	2.46	1.16	1.17	1.99	NS
	Without	37	2.22	1.17			
Digital Security	With	100	6.99	8.31	2.81	1.99	S
	Without	37	5.57	6.36			

Null hypothesis is rejected for the sub components Digital Etiquette and Digital Security and is not rejected for the sub components Digital Literacy and Education, Digital Health & Wellness, Digital Communication & Commerce, Digital Rights, Freedom & Law.

Thus, it can be interpreted that the students having computer as a subject have higher awareness on digital etiquette and digital security while for rest of the sub components though the mean is higher for the sub components of students having computer as a subject as compared to those not having computer as a subject.

H_{O4}: There is no significant difference in the mean scores of awareness towards sub components of Digital Citizenship of male and female students

Table 6 Null hypothesis testing between male & female students for the subcomponents for digital citizenship

Sub Component	Computer	N	Mean	variance	t-value	p-value*	Significance
Digital Literacy and Education	Male	82	7.33	4.75	0.16	1.97	NS
	Female	55	7.38	3.41			
Digital Etiquette	Male	82	3.57	2.42	0.25	1.98	NS
	Female	55	3.5	2.25			
Digital Health & Wellness	Male	82	3.19	1.41	1.76	1.99	NS
	Female	55	3.1	2.1			
Digital Comm. & Commerce	Male	82	8.3	5.49	1.76	1.98	NS
	Female	55	7.59	5.23			
Digital Rights, Freedom & Law	Male	82	2.46	1.23	0.95	1.98	NS
	Female	55	2.28	1.11			
Digital Security	Male	82	7	7.72	2.32	1.98	S
	Female	55	5.87	7.85			

Null hypothesis is rejected for the sub components Digital Security and is not rejected for the sub components Digital Etiquette, Digital Literacy and Education, Digital Health & Wellness, Digital Communication & Commerce, Digital Rights, Freedom & Law for the male and female students.

Thus, it can be interpreted that male students have higher awareness on Digital Security while for rest of the sub components though the mean is higher for the sub components of male students as compared to female students.

Major findings

General information of the respondents

1. 60% of the total respondents were male.
2. 40% of the total respondents were female.
3. 73% of the total respondents were having computer as a subject in their curriculum.
4. 27% of the total respondents were not having computer as a subject in their curriculum.
5. 48 % of the total respondents belong to STD IX, 24% belong to STD X, 18 % belong to STD XI, and 7.29% belong to STD XII.

Information on the Item-wise frequency of right answers

1. 2 respondents scored below 10 points.
2. 59 respondents scored between 20-30 points.

3. 78 respondents scored between 30-40 points.
4. 12 respondents scored between 40-50 points.

Information on correlation between groups

1. There is high positive correlation (0.971) towards awareness on digital citizenship between male and female students.
2. There is low positive correlation (0.33) towards awareness on digital citizenship between students having computer and not having computer as a subject.

Results of Hypothesis testing

1. Awareness towards digital citizenship of students with computer as a subject is higher than those without computer as a subject in curriculum.
2. Awareness towards digital citizenship of male and female students does not show any major difference.
3. Awareness towards digital etiquette and digital security subcomponents of digital citizenship of students with computer as a subject is higher than those without computer as a subject in curriculum.
4. Awareness towards digital security subcomponents of digital citizenship of male students is higher than those of female students.

Implications of Study

1. The students with computers are found to have more awareness towards digital citizenship as compared to those without computers. So there is a need to introduce the modules related to digital awareness in the curriculum of the students of secondary and senior secondary level.
2. Overall awareness towards digital citizenship fall towards average category and those of male students is found to be higher than those of female students. So there is a need to make efforts for enhancing the awareness towards digital citizenship among the students.

Conclusion

Many researchers have argued that the concept of digital citizenship should be redefined in the current digital environment and that the direction of digital citizenship education should be newly established (Bennett & Fessenden, 2006). The above statement is true, as in this computer era when online education has become inevitable, the danger comes along with the digital use. The participation of adolescents in the digital environment has raised educational interest to emphasize the importance of establishing self-identity in the concept of citizenship education (Bennett, Wells, & Rank, 2009). Students of all age have to be taught the correct usage as well as the threat which lays hidden. Especially the adolescents with their curiosity found interest in multiple subjects tend to get diverged and land into unwanted and avoidable troubles. Digital citizenship education though very important is not taken or taught seriously in schools.

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A way of living: Aristotle's view

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Abstract

We all hope to be happy and live a 'good life'. This is also one of the fundamental questions how to live a good life? Many ancient philosophers like Aristotle, Socrates, and Plato spent much of their lives trying to understand and explain the basic understanding of certain life issues. Their debates have lived on through the years as new theories have been explored and continue to be evaluated and compared within the context of the current society.

In his *Nicomachean Ethics*, Aristotle tries to discover what is 'the supreme good for man', that is, what is the best way to lead our life and give it meaning. For Aristotle, a thing is best understood by looking at its end, purpose, or goal.

As we consider Aristotle's Theory of the Good Life, it calls our attention to a specific question. Just what can we learn about happiness in the 21st century from an ancient Greek philosopher who lived long ago? To answer this question, we need to connect who Aristotle was, what he had to say about happiness, and apply his teachings to the emotion of happiness in the modern world.

The achievement of happiness, according to Aristotle, is the end goal of every man. His reasoning is thus: All human activities are done in order to attain something that is good. We don't do something because we think it will be bad for us. In addition, most of these activities are not the main objective, but rather a means to a higher end. Consequently, the activity that is an end in itself, writes the prolific philosopher, is the highest good, and that good is happiness. We aim at happiness for its own sake, not because it will achieve something else. Happiness, therefore, is our greatest mission.

Aristotle starts with the claim that happiness is dependent on virtue. He describes virtue as a disposition, rather than an activity. The individual needs to be naturally a 'virtuous' person, rather than just acting accordingly. This exemplary man finds doing virtuous acts pleasurable, which is presumably why he does them.

Aristotle's Theory of the Good Life

According to Aristotle, the good life is the happy life, as he believes happiness is an end in itself. In the Nichomachean Ethics, Aristotle develops a theory of the good life, also known as eudaimonia, for humans. Eudaimonia is perhaps best translated as flourishing or living well and doing well. Therefore, when Aristotle addresses the good life as the happy life, he does not mean that the good life is simply one of feeling happy or amused. Rather, the good life for a person is the active life of functioning well in those ways that are essential and unique to humans. Aristotle invites the fact that if we have happiness, we do not need any other things making it an intrinsic value. In contrast, things such as money or power are extrinsic valuables as they are all means to an end. Usually, opinions vary as to the nature and conditions of happiness. Aristotle argues that although ‘pleasurable amusements’ satisfy his formal criteria for the good, since they are chosen for their own sake and are complete in themselves, nonetheless, they do not make up the good life since, “it would be absurd if our end were amusement, and we laboured and suffered all our lives for the sake of amusing ourselves.”

Happiness can be viewed as wealth, honour, pleasure, or virtue. Aristotle believes that wealth is not happiness, because wealth is just an economic value, but can be used to gain some happiness; wealth is a means to further ends. The good life, according to Aristotle, is an end in itself. Similar to wealth, honour is not happiness because honour emphases on the individuals who honour in comparison to the honouree. Honour is external, but happiness is not. It has to do with how people perceive one another;

A flourishing life—a happy life, is one that consists of numerous requirements having been fulfilled to some degree. These include those things that preserve and maintain physical welfare such as, a certain level of material wellbeing, health, satisfaction, good familial and friendship bonds, and a comely appearance. Additionally, certain intellectual and moral needs ought to be met as well. It is a well-ordered and just state and community that preserves the freedom to have such a life. Thus, eudaimonia—happiness—for Aristotle is an inclusive notion consisting of life in accordance with intellectual and moral virtues, rational contemplation, and securing certain physical needs, such that one is flourishing.

The Best Life

In Nicomachean Ethics, Aristotle argues that the ultimate good is eudaimonia or happiness and that ergon, the human function, determines what that happiness is. While some may argue that there can be more than one form of the ultimate good other than happiness, Aristotle believes that not all ends are complete. Unlike happiness, wealth for example, is not complete and thus, eudaimonia is the only ultimate good. In order to determine which good or goods happiness consists in, Aristotle asks what the ergon of a human being is, and argues that it consists in activity of the rational part of the soul in accordance with virtue. Aristotle also provides his view of what the best life is and consists of, however, it is illogical to identify a single sort of the best life for everyone, as it should be relative to each person in different ways. Also, the life of study, which is the best life according to Aristotle, is not the only type of life that will bring about happiness. The best life of someone who is ill versus someone who is poor will be different in terms of what it consists of and the happiness it will bring. Aristotle believes that eudaimonia or happiness is the ultimate good and that the best life is guided by rational contemplation; while it is true to say that happiness is the supreme good, Aristotle incorrectly argues that the best life is a life of study and provides an objective account of the good life which does not hold for all.

While happiness is the ultimate good, Aristotle establishes the best life and incorrectly claims that the life of study is the best life for everyone, but it is crucial to first determine how Aristotle connects eudaimonia with human function and virtue. Aristotle believes that the human function is only the one peculiar to us. Aristotle also presents a valid reason for why happiness is the ultimate good. Happiness is choiceworthy in its own right and never because of something else therefore is complete. Lastly, Aristotle claims that a life of study is the best life for all humans, however, there should be a single good which constitutes the aim of each human being. He incorrectly reasons that just because the gods are involved in study, that humans should also take part in such activity. Forgetting all the previous things he said about virtues and habituation, Aristotle claims that only a life of study will bring happiness. While humans should all aim to achieve Aristotle's view of eudaimonia or happiness, his beliefs of the best life are unrealistic.

Aristotle's View On Happiness

Εὐδαιμονία often referred to in the English language as happiness, is Aristotle's idea of what happens when a person lives ethically and morally in search of the good that will make a person truly happy. Although it would be more realistically translated as well-being, prosperity or flourishing, his view on happiness is more to do with the mental health of an individual. Εὐδαιμονία is one of the few things that is pursued for its own sake, one does not try to obtain it for any other purpose or person, this means it has a complete end and is final. Aristotle defines happiness or Εὐδαιμονία for a human being as the life of rational activity in accordance with virtue, although, in saying this, there are suggested to be

For example, being honoured by a king is a much more highly regarded than being honoured by a peasant, of course this can change due to context, in situations like rebellions or revolutions against the crown. The third is one thought to be the life of philosophers such as Aristotle, the life of contemplation. This life was argued by Plato in The Republic to be the best life one could choose to live, this is because it is the most knowledgeable. Despite what life makes any given person the happiest, it must be self-sufficient or it is not Εὐδαιμονία, Aristotle's view on happiness is not one of temporary circumstance. It is one that continues to be throughout a person's life, it is independent and cannot be added to in any way to improve it, and this is because there is no higher good. Because of the permanent state that Εὐδαιμονία is, there have been questions raised about such a thing "can we be happy and not know it?" "Can we think we are happy and not be?" Raising such questions in regard to happiness.

In the search for the highest good, he assumes that is has three characteristics that stand out despite what the highest good is, these are always the same. It must be desirable for its own sake. Aristotle thinks the way for a human being to be happy in life is for them to successfully lead a life full of rational activity, this is because rationality is the defining human feature, but he also believes it should be in accordance with virtue in order to have a healthy soul. The Aristotelian system has the concept of 'natural kinds', Aristotle found this idea appealing. It consists of Species, Genus and Differentia, these ideas separate living things into their natural kinds, for people it would be said that animal is out genus. Human is out species and the differentia, which is what makes us different is our ability to reason and be rational. Because of what human beings are and our ability to be rational, we are unable to live like any other sort of animal because to be happy we must actualise and use our capacity to be rational through activity. Having split the soul up into three parts Aristotle was then able to determine what part happiness was associated with. He came the conclusion that because happiness has to do with the actions one makes it must come from the rational.

Aristotle argues that everything has a purpose or goal, and that the purpose is always to attain some good. The "Chief Good" for humanity is that purpose for which all human action is performed. Aristotle believes that the Chief Good for humans is Eudaimonia (often translated as 'happiness'). However, Aristotle's 'Eudaimonia' is not the feeling or experience most modern people associate with the word happiness. This post will describe how Aristotle concluded that the purpose of human life is to attain happiness, and also the definition of Aristotle's Eudaimonia.

Virtue ethics is an approach to ethics that goes back to Plato and Aristotle, and it is a theory that focuses more on what sort of a person we should be, unlike Kantian ethics and Utilitarianism. Virtue (*arête*) is excellence in terms of human action, and virtues are character traits such as honesty, chastity, courage, and generosity. Virtue theorists believe that if we concentrate on being righteous people, the right actions will follow; in other words, the people with the right character tend to make the right decisions.

Virtue ethics can be broken into two parts: *eudaimonia* (the highest good a human can achieve), and the actual virtues (*arête*) with which we attain *eudaimonia.*

In book one of *The Nicomacheon Ethics,* Aristotle talks about how happiness seems to be the ultimate goal towards which all of us are acting. He believed that the key to happiness is the practice of virtue, because virtue is in accord with human reason. Aristotle stated that we can reach minor states of happiness through money, power, or fame, but *eudaimonia* (ultimate happiness) can only be reached though the practice of virtue.

There are two kinds of virtues that he recognises, intellectual and moral. He believed that if we only had one and not the other then we would not be capable of true virtue, and therefore would never achieve *eudaimonia* (ultimate happiness).

Aristotle also talks about human function in *The Nicomacheon Ethics* Book I, and he says that while we are all born with the capacity to be virtuous, being virtuous is a skill that we need to learn and practice to be good at. For example, being a good carpenter is just the same thing as successfully performing the functions in which being a good carpenter entails. Similarly**,** to be a good human is the same thing as effectively performing the functions in which being a human consists. Aristotle said that humans have a rational soul; the use of reason functions as the central principle for human action. Hence, he believed that being a good human — living a life of *eudaimonia* — consists of engaging in rational activity. Aristotle reasoned out a set of virtues that will help a moral agent to be a successful member of society, and would bring them *eudaimonia*.

There are twelve moral virtues that he created, and to workout the virtues that we should follow, Aristotle identified the mean, which stated that the virtue we should act accordingly to lies between two vices.

In other words**,** there are two ways in which humans might go wrong; there is always a vice of excess, and a vice of deficiency. Therefore, virtue is the mean point between these two vices; this is the doctrine of the mean.

For instance, Aristotle gives an example of the virtue of courage; cowardice (feeling too much fear) is the vice of deficiency, and rashness (feeling too little fear) is the vice of excess, so, courage is the 'golden mean' because the virtuous person is the one that is both appropriately afraid and yet also appropriately brave.

According to Aristotle, moral virtues can only be cultivated through habit/practice; he stated:

"We become just by performing just acts, temperate by performing temperate acts, brave by performing brave acts."

What Aristotle means by this is that by repeating our behaviours until it becomes a habit, we form the basis of our morality. Our disposition is to do the right thing, as we perceive it.

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An Analytical study of liquidity position of selected private sector banks in India

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Abstarct:

The private -sector banks in India represent part of the Indian banking part that is made up of both private and public part Banks. The private-sector Banks are banks where greater parts of money put up or part owner-ship are kept by the private shareholders and not by government. Banking in India has been ruled by public part banks since the 1969 when all chief banks were nationalised by the Indian government. However, since liberalization in government banking agreement in 1990s, old and new private part banks have re-emerged. They have grown quicker and bigger over the decades since liberalization using the latest technology, making ready being in existence at the time new things and money-related apparatus for making or put right thing and expert ways. This study is basically for the banks and emphasis on liquidity more. Liquidity means ability to meet judgements and threats as and when they become due. In the context of assets, it implies convertibility of the same, ultimately, into cash. It has two dimensions time and risk. Liquidity refers to how suddenly and expensively an asset can be modifying into cash. Money is the most liquid asset. Assets that grossly can only be sold after a long extensive search for a buyer are known as illiquid. This study basically on the liquidity position of private sector banks.

Key word: Current ratio, Quick ratio, Inventory turnover ratio Liquditiy Position, Financial Position

Introduction

The private-sector banks in India represent part of the Indian banking part that is made up of both private and public part Banks. The private-sector Banks are banks where greater parts of money put up or part owner-ship are kept by the private shareholders and not by government. Banking in India has been ruled by public part banks since the 1969 when all chief banks were nationalised by the Indian government. However, since liberalization in government banking agreement in 1990s, old and new private part banks have re-emerged. The private part banks are broken into bits into 2 groups by money business controllers in India, old and new. The old private part banks had existence before to the nationalisation in 1969 and kept their self-rule because to the nationalisation in 1969 and kept their self- rule because they were either too small or expert to be covered in nationalisation. The new private part banks are those that have gained their banking license since the liberalization in the 1990s.

The private part banks played an important part in the growth together statement of being part owner banking in India. The first half of the 20thhundred saw surprising growth of private part Banks. As an outcome in 1951, there were566 private banks of which474 were non-scheduled and 92 listed put in order on the base of their money size. The part of private part banking started sloping down when the government of India entered banking business with the persons kept for public purpose of state Bank of India in 1955 and coming after 2 rounds of bank making of the nation of one in July 1969 (14 chief Banks), another in April 1980 (take-over of 6 Banks). As an outcome of that, the existence of public part banks has increased. At present, there are 32 private banks has among its parts of 24 old Banks which ex.

Present, there are 32 private banks has among its parts of 24 old Banks. This had existence before to 1993-94 and eight new private Banks. Which were put up during 1993-94 and forwards after the RBI announced guidelines in January 1993 for person kept for public purpose of new banks in private part coming here-after the recommendations of Narasimham committee-1 (1991). Made a comparison of two new private part Banks. The old banks are smaller in size. For example, at end March 2000, the mean net value of the 24 old private Banks was RS.179.67 corer per OPB made a comparison of to that of the New Private Bank (NPB) at RS.479.88 corer per NPB. The OPBs are necessarily part-wise in character although some of them have distributed widely existence in areas other than in and around the areas of their place of birth. The number of branches of the NPBs was 999 at end March 2003, while those of the OPBs 3491. The NPBs are greatly careful in undergoing growth their branch network and business because their managers mostly outlined from the public part banks have knowledge of very well the ills of uncontrolled expansion of branches by public part banks in the post- nationalization time. The Narasimham Committee-1, that given support to competition in the banking.

Liquidity means ability to meet judgements and threats as and when they become due. In the context of assets, it implies convertibility of the same, ultimately, into cash. It has two dimensions time and risk. Liquidity refers to how suddenly and expensively an asset can be modifying into cash. Money is the most liquid asset. Assets that grossly can only be sold after a long extensive search for a buyer are known as illiquid. In mutual funds liquidity lets the owner sells of their mutual funds in a short period of time without there being much difference between the sale price and the most current market value.

Research review:

Ahmad, I (2016) Analysis OF financial Performance of Hindustan Petroleum Corporation. The researcher has been financial performance is the blue print of a business concern. It reveals how a business has prospered under the leadership of its management. It shows that the act of performing the financial activity of the organization. In other words, we can say that the financial objective of the firm has been achieved or not. In broader sense, it is a process of measuring the result of a firm's policies and operations in a monetary term. Finance is the oxygen for the business. As life is not possible on the earth without oxygen, same as business could not survive without the finance. A study on fundamental analysis of ONGC the present study examined the economic factors which directly or indirectly affect the performance of ONGC. The challenges and future prospects of India's petroleum product refiners. In his research study, he has measure the financial performance. The researcher has concluded present study reveals that HPCL came into existence the objective of earning profit on one side and rendering the services towards society on the other side improve the operating efficiency of the company the management should focus on turn over ratios.

Bharti, U and Singh, S (2014) A Liquidity and Profitability Analysis of commercial Banks in India – A Comparative study. The financial sector in India as well as the world over continues to be one of the primary engines of economic growth. In this research. The important role played by the banks in the provision of intermediation services and the capital formation process in an emerging economy such as India hardly needs to be emphasized. The developments are expected to have important implications for operating performance and profitability in the banking system. Public, private and productivity ratios. The researchers have and objective to analysed paper is to measures and compare performance of public, private and foreign banks by using Turkey's

Multiple comparison Test. Multiple comparison procedure and statistical test, generally used in conjunction with ANOVA to find which means are significantly different from one another. These ratios further have been categorized into two categories viz. Liquidity and profitability. Researchers has been found that during the study period the liquidity and profitability position of public sector bank group declined while it has improved in other two groups.

Objective of the study:

1. To understand an analytical study of liquidity and their ratios.
2. To analysis the overall performance of the private sector banks.
3. To study the components of the financial efficiency.

Formulation of Hypothesis:

- Null Hypothesis Ho: There is no significant different in current ratio of selected private sector bank during the period of study.
- Alternative Hypothesis H1: There is significant different in current ratio of selected private sector bank during the period of study.
- Null Hypothesis Ho: There is no significant different in Quick ratio of selection private sector banks during the period of study.
- Alternative Hypothesis H1: There is significant different in Quick ratio of selection private sector banks during the period of study.

Research Methodology

1. Researcher has elaborate meaning of research and research methodology, Importance of the study, title of the study i.e. "**liquidity position of selected of private sector banks in India"**, objectives of the study, scope of the study, importance of the study and universal accumulation and sampling.
2. Researcher also studied sampling methods such as probabilistic sampling and non-probabilistic sampling.
3. The researcher has taken period of the study was of 5 years i.e. from 2014- 2015 to 2018-2019 respectively.
4. The researcher has collected data from www.moneycontrol.com and www. rediffmoney.com

5. The researcher has included two variable independent variables and dependent variables. Independent variable includes current ratio, quick ratio, inventory turnover ratio and current ratio (increase short term loans).
6. Formulation of hypothesis, tool and techniques two ways ANOVA table, mean, median, standard deviations and co- efficient of variance are used by the researcher.
7. To conclude research methodology researcher has describe probable chapter plan and limitation of the study.

Tools and Techniques:

Table no.4.2 A Table Showing Formula of Ratio

Ratios	Formula
Current ratio	$\frac{\text{current assets}}{\text{current liability}}$
Quick ratio	$\frac{\text{Quick assets}}{\text{Current liability}}$
Inventory turnover ratio	$\frac{\text{Cost of good sold}}{\text{Average Inventories}}$
Current ratio	$\frac{\text{Current Assets(including short term loans)}}{\text{Current liabilities}}$

Analysis and Interpretation

A Table showing Statistical Summary of Current Ratio

SUMMARY	Count	Sum	Average	Variance
2014-15	5	6.9	1.38	0.34735
2015-16	5	7.43	1.486	0.43318
2016-17	5	6.49	1.298	0.21587
2017-18	5	6.86	1.372	0.12572
2018-19	5	3.27	0.654	0.03208
YES BANK	5	5.72	1.144	0.03413
KOTAK BANK	5	4.42	0.884	0.09068
ICICI BANK	5	8.81	1.762	0.37992
HDFC BANK	5	4.05	0.81	0.0293
AXIS BANK	5	7.95	1.59	0.28075

HO: There is no significant different in current ratio of selected private sector bank during the period of study.

H1: There is significant different in current ratio of selected private sector bank during the period of study.

Table no 5.3

A Table Showing Analysis of Variances

Source of Variation	SS	DF	MS	F Cal.	F Tab.	Status of Null Hypothesis H_0
Year	2.2214	4	0.55535	8.562618	3.006917	Rejected
Bank	3.57908	4	0.89477	13.79594	3.006917	Rejected
Error	1.03772	16	0.064857			
Total	6.8382	24				

Analysis:

researcher has performed two-way Analysis of Variances to test the hypothesis, mentioned as above, at 5% Level of Significance. The calculated value of T Test- ANOVA for years is 8.56 while tabulated value of T Test-ANOVA is 3.00. So, the researcher may state that the null hypothesis for the years is rejected. The researcher has found significant difference in current ratio of selected banks during the period of study.

The average of current ratio for the year 2014-15, 2015-16, 2016-17, 2017-18 and 2018-19 are 1.38, 1.486, 1.298, 1.372 and 0.654 respectively. We can say that the average of the current ratio is increasing or decreasing. The average and variance of YES Bank Ltd, Kotak Mahindra Bank Ltd, ICICI Bank Ltd, HDFC Bank Ltd, and Axis Bank Ltd are 1.144, 0.884, 1.762, 0.81 and 1.59 whereas variances are 0.03413, 0.09068, 0.37992, 0.0293 and 0.28075 respectively.

While, comparison of banks for the performance of Current Ratio, the researcher has found that the calculated value of T is 13.79 and table value are 3.00. Again, in case of banks, the calculated value is greater than tabulated value. So, the null hypothesis is rejected for banks. So, the researcher has concluded that the current ratio of the selected banks is significantly different.

Table no. 5.5

A Table Showing Statistical Summary of QUICK Ratio

SUMMARY	Count	Sum	Average	Variance
2014-15	5	88.69	17.738	3.53582
2015-16	5	98.23	19.646	1.70448
2016-17	5	75.86	15.172	8.34782
2017-18	5	84.85	16.97	24.37915
2018-19	5	74.22	14.844	11.50788
YES BANK	5	75.58	15.116	11.39003
KOTAK BANK	5	88.26	17.652	5.60032
ICICI BANK	5	84.19	16.838	7.30777
HDFC BANK	5	72.48	14.496	6.89118
AXIS BANK	5	101.34	20.268	11.51852

Ho: There is no significant different in Quick ratio of selection private sector banks during the period of study.

H1: There is significant different in Quick ratio of selection private sector banks during the period of study.

Table no. 5.6

A Table Showing Analysis of variance

Source of Variation	SS	DF	MS	F Cal	F Tab.	Status of Null Hypothesis Ho
Rows	77.287	4	19.32175	3.304831	3.006917	Rejected
Columns	104.3563	4	26.08908	4.462328	3.006917	Rejected
Error	93.54428	16	5.846518			
Total	275.1876	24				

Analysis:

The researcher has performed two-way Analysis of Variances to test the hypothesis, mentioned as above, at 5% Level of Significance. The calculated value of T Test- ANOVA for years is 3.30 while tabulated value of T Test-ANOVA is 3.00. So, the researcher may state that the null Hypothesis for the years is rejected. The researcher has found significant difference in current ratio of selected banks during the period of study.

The average of the quick ratio for the year 2015-16, 2014-15, 2017-18 are 19.646, 17.738, 16.97 are increasing and for the year 2016-2017, 2018-2019 are 15.172 and 14.844 respectively. The variances for the year 2014-2015, 2015-2016, 2016-2017, 2017-2018 and 2018-2019 are 3.53582, 1.70448, 8.34782, 24.37915 and 11.50788 respectively. Variance are increasing or decreasing every year. Averages and Variances of YES Bank Ltd, Kotak Mahindra Bank, ICICI Bank Ltd, HDFC Banks Ltd, and AXIC Bank Ltd are 15.116, 17.652, 16.838, 14.496 and 20.268 whereas variances are 11.39003, 5.60032, 7.30777, 6.89118 and 11.51852 respectively.

While, comparison of banks for the performance of Quick Ratio, the researcher has found that the calculated value of T is 4.46and table value are 3.00. Again, in case of banks, the calculated value is greater than tabulated value. So, the null hypothesis is rejected for banks. So, the researcher has concluded that the quick ratio of the selected banks is significantly different.

Table no. 5.8

A Table Showing Statistical Summary of Inventory Turnover Ratio

SUMMARY	Count	Sum	Average	Variance
2014-2015	5	0.39	0.078	7E-05
2015-2016	5	0.39	0.078	0.00002
2016-2017	5	0.38	0.076	0.00003
2017-2018	5	0.32	0.064	3E-05
2018-2019	5	0.36	0.072	0.00007

YES BANK	5	0.38	0.076	8E-05
KOTAK MAHINDRA BANK	5	0.39	0.078	7E-05
ICICI BANK	5	0.33	0.066	3E-05
HDFC BANK	5	0.39	0.078	0.00002
AXIS BANK	5	0.35	0.07	0.00005

Ho: There is no significant different in Inventory turnover ratio of selection private sector banks for the period of the period of study.

H1: There is significant different in Inventory turnover ratio of selection private sector banks during the period of study.

Table no. 5.9

A Table Showing Analysis of Variance

Source of Variation	**SS**	**DF**	**MS**	**F cal**	**F Tab**	**Status of Null Hypothesis Ho**
Rows	0.000696	4	0.000174	9.157895	3.006917	Rejected
Columns	0.000576	4	0.000144	7.578947	3.006917	Rejected
Error	0.000304	16	0.000019			
Total	0.001576	24				

Analysis:

The researcher has performed two-way Analysis of Variances to test the hypothesis, mentioned as above, at 5% Level of Significance. The calculated value of T Test- ANOVA for years is 3.30 while tabulated value of T Test-ANOVA is 3.00. So, the researcher may state that the null hypothesis for the years is rejected. The researcher has found significant difference in inventory turnover ratio of selected banks during the period of study.

The average of the inventory turnover ratio for the year 2014-15, 2015-16, 2016-17 are 0.78, 0.078,0.76 are increasing and for the year 2017-2018, 2018-2019 are 0.064 and 0.072 respectively. The variances for the year 2014-2015, 2015-2016, 2016-2017, 2017-2018 and 2018-2019 are 7E-05, 0.00002, 0.00003, 3E-05 and 0.00007 respectively. Variance are increasing or decreasing every year. Averages and Variances of YES Bank Ltd, Kotak Mahindra Bank, ICICI Bank Ltd, HDFC Banks Ltd, and AXIC Bank Ltd are 0.076, 0.078, 0.066, 0.078 and 0.07 whereas variances are 8E-05, 7E-05, 3E-05, 0.00002 and 0.00005 respectively.

Again, in case of banks, the calculated value is greater than tabulated value. So, the null hypothesis is rejected for banks. So, the researcher has concluded that the Inventory turnover ratio of the selected banks is significantly different.

Table no.5.11

A table showing statistical summary of Current Ratio (increase short term loans)

SUMMARY	Count	Sum	Average	Variance
2014-15	5	0.19	0.038	0.00042
2015-16	5	0.38	0.076	0.00063
2016-17	5	0.4	0.08	0.00065
2017-18	5	0.37	0.074	0.00128
2018-19	5	0.39	0.078	0.00137
YES BANK	5	0.37	0.074	0.00013
KOTAK MAHINDRA BANK	5	0.2	0.04	0.00025
ICICI BANK	5	0.53	0.106	0.00068
HDFC BANK	5	0.24	0.048	0.00017
AXIS BANK	5	0.39	0.078	0.00122

HO: There is no significant different in current ratio (increase short term loans) of selected private sector bank during the period of study.

H1: There is significant different in current ratio (increase short term loans) of selected private sector bank during the period of study.

Table no.5.12

A Table Showing Analysis of Variances

Source of variation	SS	DF	MS	F CAL.	F Tab.	Status of Null Hypothesis HO
Year	0.006184	4	0.001546	6.840708	3.006917	Rejected
Bank	0.013784	4	0.003446	15.24779	3.006917	Rejected
Error	0.003616	16	0.000226			
Total	0.023584	24				

Analysis:

The researcher has performed two-way Analysis of Variances to test the hypothesis, mentioned as above, at 5% Level of Significance. The calculated value of T Test- ANOVA for years is 3.30 while tabulated value of T Test-ANOVA is 3.00. So, the researcher may state that the null hypothesis for the years is rejected. The researcher has found significant difference in current ratio (increase short term loans) of selected banks during the period of study.

The average of the current ratio (increase short term loans) for the year 2016-17, 2018-19, 2015-16 are 0.08, 0.078,0.76 are increasing and for the year 2017-2018, 2014-2015 are 0.074 and 0.038 respectively. The variances for the year 2014-2015, 2015-2016, 2016-2017, 2017-2018 and 2018-2019 are 0.00042, 0.00063, 0.00065, 0.00128 and 0.00137 respectively. Variance are increasing or decreasing every year. Averages and Variances of YES Bank Ltd, Kotak Mahindra Bank, ICICI Bank Ltd, HDFC Banks Ltd, and AXIC Bank Ltd are 0.074, 0.04, 0.106, 0.048 and 0.078 whereas variances are 0.00013, 0.00025, 0.00068, 0.00017 and 0.00122 respectively.

While, comparison of banks for the performance of current ratio (increase short term loan), the researcher has found that the calculated value of T is 15.24and table value are 3.00. Again, in case of banks, the calculated value is greater than tabulated value. So, the null hypothesis is rejected for banks. So, the researcher has concluded that the current ratio (increase short term loans) of the selected banks is significantly different.

Findings:

The researcher has study two-way ANOVA table to find significance difference between banks and years of selected private sector banks which are as follows.

A Table Showing Result of Hypothesis

Table no.6.1

Ratios	**Result of hypothesis**	
	Banks	**Year**
Current ratio	HO is rejected	HO is rejected
Inventory turnover ratio	HO is rejected	HO is rejected
Quick ratio	HO is rejected	HO is rejected
Current ratio (increase short term loans)	HO is rejected	HO is rejected

Suggestions:

1. The current ratio of ICICI bank was excellent. As compare to these banks, Kotak Mahindra bank has poor current ratio. So, it is advisable to banks, to improve their current ratio.
2. The quick ratio of Kotak Mahindra Bank is good. As compare to these banks HDFC Bank has poor quick ratio. So, it is suitable to banks to improve their quick ratio.
3. The inventory turnover ratio of Kotak Mahindra Bank is excellent. As compare to these banks AXIS Bank and ICICI Bank is having poor inventory ratio. So, it is sensible to banks to improve their inventory turnover ratio.

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A STUDY ON FACTORS AFFECTING BRAND LOYALTY IN CASE OF FMCG IN RAJKOT CITY

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ABSTRACT

The concept of brand loyalty has been directly connected and relation with consumer's wisdom since many years. The ultimate aim purpose of this study is to examine that factors which affect on brand loyalty of consumers towards FMCG. The researcher has selected convenient sampling method of 100 selected respondents of Rajkot city whose age between 21-60. Also, researcher has collected data with the help of pre-designed structured Questionnaire. At last Result shows that Brand loyalty is extremely affected by consumer's insight and they are giving first priority to quality factor in case of FMCG.

Keywords: Brand Loyalty, FMCG, Factors

INTRODUCTION

Today we can see that around the world, the theory of brand loyalty in case of FMCG products has become a crucial subject from expert's view point. In current era, every organization is investing a huge amount of funding in the plans for creating loyalty awareness and status in the minds the consumers. Factors like Brand name, Quality, price, Distribution, packaging and labeling etc are responsible behind loyal towards particular brand and generating brand loyalty. If we talk about FMCG, high degree of consciousness is seen towards the reasonable price and quality by the consumers towards fast-moving consumer goods (FMCG) category when they go for purchasing. Brand loyalty is turned by repeatedly purchase a same brand with good experience.

STATEMENT OF PROBLEM

By This research study, Researcher tries to frame various policies adopted apart of marketing in case of FMCG for accomplishing their objectives. The impact of brand loyalty had also been explored. But obvious the policies of marketing are differ from firm to firm who are already engage with FMCG products. So this study is being done to inspect the factors that affects brand loyalty.

OBJECTIVE OF THE STUDY

The aim of this study is find out the factors which affect the brand loyalty of consumers in case of FMCG of selected respondents of Rajkot city.

REVIEW OF LITERATURE

Bennett & Rundle-Thiele, (2002) stated that brand loyalty is much important because the simple reason is that it is a main key for routine , repeat and post purchase behaviour of customer and sometimes somehow repeat purchases of same brand by consumers create long term relationship &value and it's become favorite brand for customer and company can gain their permanent loyal customers.

S. Ramesh Kumar and Jai Adwani (2005) examined the determinants that affect on brand loyalty of customers towards a FMCG in today's emerging market. Researcher completed this study to assess the joint effect of brand symbolism, advantages, price alertness and faith on brand by the consumers in case of brand loyalty towards product specially in case of toothpaste category. Simple random sampling of 444 Indian consumers was selected by researcher for better justification of study to define the effect of the aforesaid independent variables on the brand loyalty.

Wong Foong Yee And YahyahSidek (2008) had studied the impact of brand loyalty on the consumer sportswear. The main aim of this research was to examine the way in which the participants of the study were affected by the brand loyalty factors regarding the sportwear products. The study done earlier had considered 7 factors for predicting the brand loyalty in Malaysia. Those factors included product quality, brand name, style, price, service quality, store environment and promotion. It was explored that brand loyalty was influenced to a great extent by brand name. the marketers are given the advice to establish marketing programs in an aggressive way in order to make the customers more loyal towards the brand.

RESEARCH METHODOLOGY

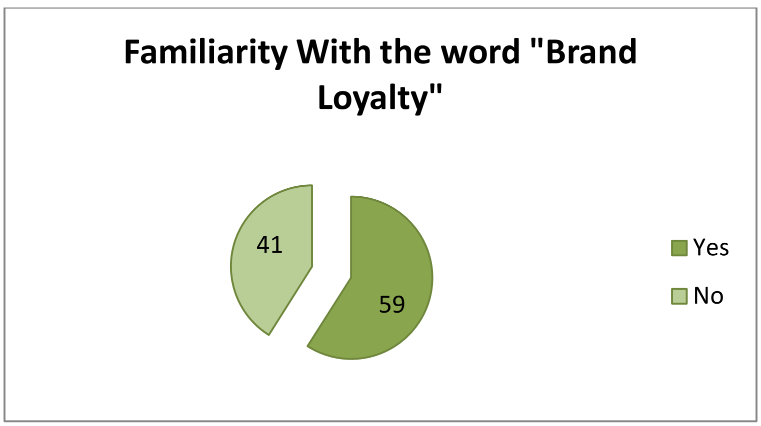
The Researcher has conducted this study between the consumers who are currently using FMCG in particular Rajkot city with using convenient sampling Technique and the data analysis was done with the help of Arithmetic Average, percentage analysis and Ranking method. For data collection purpose, structured questionnaire tool was used by Researcher and the sample size was 100 selected respondents.

DATA ANALYSIS AND INTERPRETATION

TABLE NO. 1: FAMILIARITY OF CONSUMERS REGARDING WORD "BRAND LOYALTY"

Familiarity with word "Brand Loyalty"	Responses
Yes	59
No	41
Total	100

(Computed from Questionnaire)

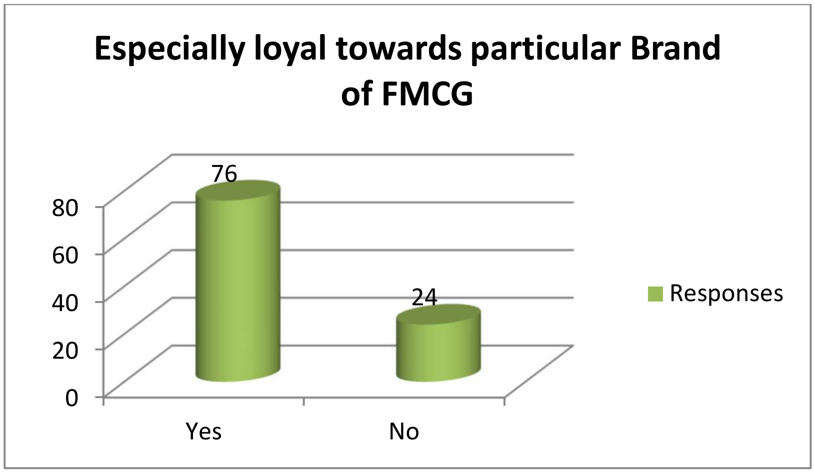


FINDINGS: From the above table researcher found that 59% are consumers familiar with the word Brand Loyalty while 41% are not.

TABLE NO. 2: LOYALTY STATUS OF MEN OF RAJKOT CITY TOWARDS GROOMING PRODUCTS

Especially Loyal Towards Particular Brand of FMCG	Responses
Yes	76
No	24
Total	100

(Computed from Questionnaire)

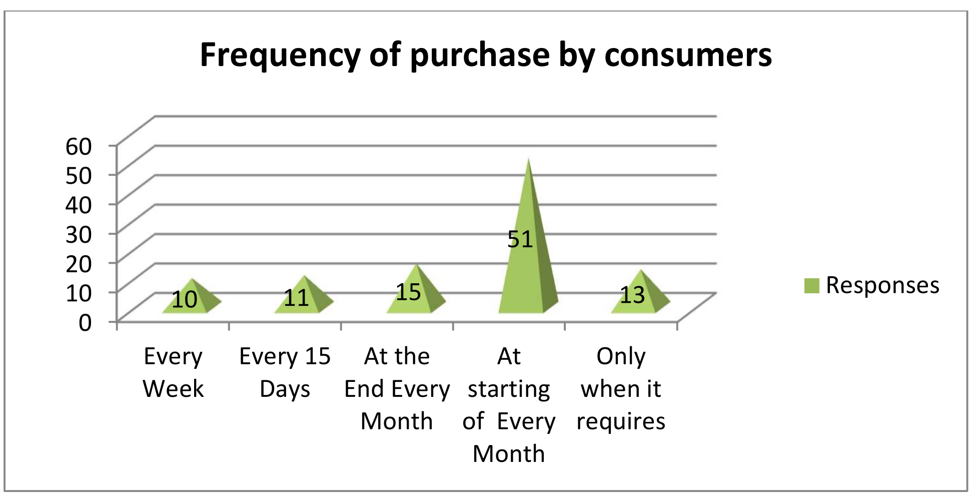


FINDINGS: From the above data Researcher stated that 76% are especially loyal to particular brand FMCG. On other side 24% are not loyal means they are brand switchers.

TABLE NO. 3: HOW FREQUENTLY CONSUMER PURCHASE FMCG PRODUCTS?

Frequency of Purchase By consumers	Responses
Every Week	10
Every 15 Days	11
At the End Every Month	15
At starting of Every Month	51
Only when it requires	13
Total	100

(Computed from Questionnaire)

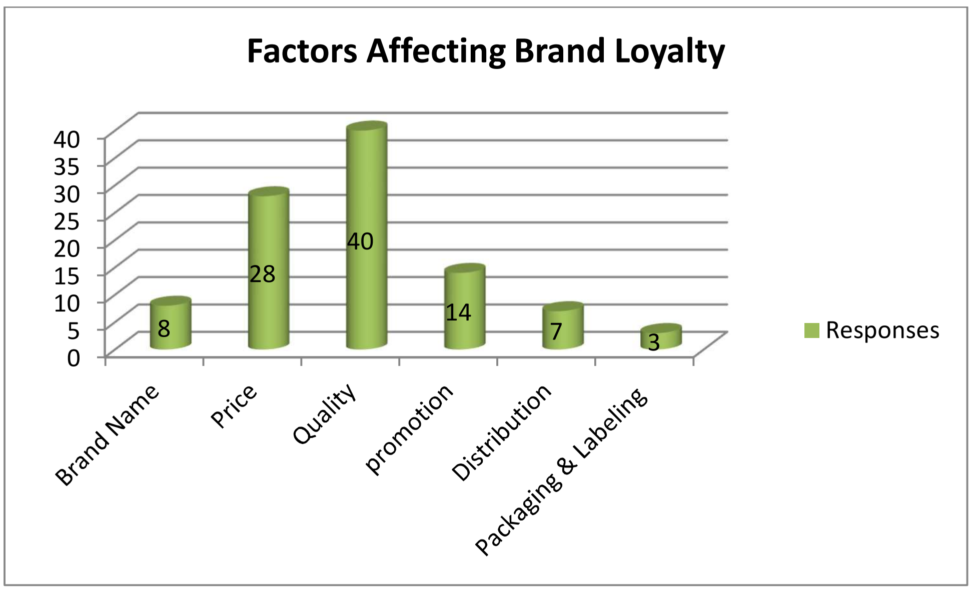


FINDINGS: Above table shows the frequency of purchase in case of FMCG by consumers. It is conclude that almost that is 51% consumers are purchase FMCG at the starting of month,15% purchase at the end of month, 13% are purchase only when they requires, 11% are purchase on every 15 days while only 10% are purchase on every week.

TABLE NO. 4: FACTORS AFFECTING BRAND LOYALTY IN CASE OF FMCG

Factors affecting Brand Loyalty in case of FMCG	Responses
Brand Name	8
Price	28
Quality	40
promotion	14
Distribution	7
Packaging & Labeling	3
Total	100

(Computed from Questionnaire)

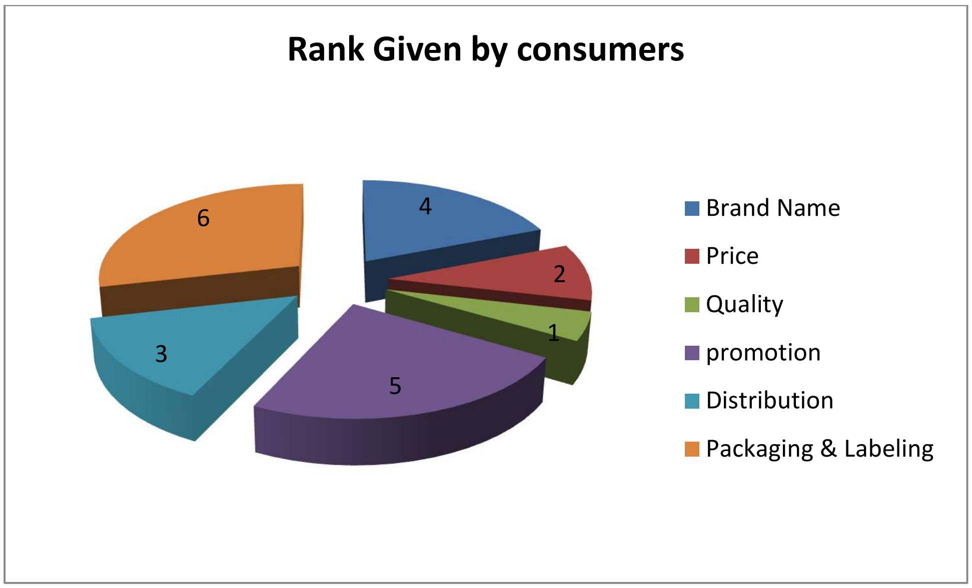


FINDINGS: The above chart shows factors affecting brand loyalty towards FMCG by consumers. Researcher investigated that almost 40% consumers are giving much priority to Quality Factor while they go for purchasing FMCG, then after 28% to price, afterwards 14% promotion, 8% brand name, 7% distribution and at last only 3% consumers are giving priority to packaging & Labeling.

TABLE NO. 4: RANK WISE PRIORITY GIVEN TO FACTORS GIVEN BY CONSUMERS IN CASE OF FMCG

Factors	Rank
Brand Name	4
Price	2
Quality	1
promotion	5
Distribution	3
Packaging & Labeling	6

(Computed from Questionnaire)



FINDINGS: The above table shows rank wise priority given by consumer to FMCG products to represent their brand loyalty status. Researcher observed that 1st Rank given to Quality factor, 2nd Rank given to price factor, 3rd Rank given to Distribution factor, 4th Rank given to Brand name factor, 5th Rank given to promotion factor, 6th Rank given to Packaging & labeling factor.

CONCLUSION

The brand loyalty of today's customers is decreasing day by day Just because of the various reasons like attractive ad made through sophisticated means, highly support from various media, product uniformity, price, tools for sales promotion, communication and coupons and many more provided by competitor in this competitive era. The differentiate in brand loyalty status are mainly affected by the demographical characteristics like income, occupation, age etc. Findings of this research shows in case of FMCG Quality is considered as a main factor for qualitative product on daily basis it also directly affect on their standard of living also.

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STUDY THE EFFECT OF COVID-19 IN INDIAN BANKING SECTOR

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ABSTRACT

Decreased productivity and lockdowns have already started to take a toll on the financials of the corporate sector.Supply chain disruptions,manufacturing hindrances and crippled health systems need a hefty public fund/stimulus to continue operations smoothly.With economic growth poised to slow down — the International Monetary Fund has cut India's GDP growth estimate to 1.9 per cent for 2020-21 — the banking and financial sector,whose prospects are tied closely to the economy's, is bound to bear the brunt.There could be a spike in bad loans."The slowdown could lead to potential job losses, which could cause stress in banks' retail loan books. Income from tourism, entertainment sectors among many others has already crippled the economic situation. Factors like these are all adding up to strain the global economy which might also have its repercussions in the year ahead. Asia-Pacific governments, central banks, and supervisory authorities have rolled out diverse measures to address COVID-19. These include liquidity injections, targeted loans to affected industries and regions, and policy rate cuts. It also includes support for banks to provide forbearance to otherwise economically viable households and businesses sideswiped by COVID-19.

KEY WORDS: Baking Sector, COVID-19, Impact on Banking

1. Introduction

The financial markets of up to Rs 56.22 trillion in the month due to this pandemic. Investor sentiments are at an all time low and it is also becoming evident how difficult it is going to be for banks all over the world to maintain good assets and good earnings. Due to the shutdowns and income slowdown, many repayments of loans, especially in Europe, may cease leaving the banks dry. Europe can already be seen as the emerging epic centre after China started to recover from this economic shock. Italy, the world's second-best health services country, is in a socio-economic disaster since Corona virus hit the country. The situation has continued to escalate even after total lockdowns and borders being completely shut down. The Fitch ratings agency already warned of Italian Banking System coping mechanism with COVID 19’. Bank shares have been seeing a sharp decline showing the shaking confidence in the global financial system. Banks in the country are likely to witness a spike in their non-performing assets ratio by 1.9 per cent and credit cost ratios by 130 basis point in 2020,following the economic slowdown on account of CCOVID-1crisis, says a report.In its report titled "For Asia-Pacific Banks,COVID-19 Crisis Could Add USD 300 Billion To Credit Costs" S&P Global Ratings said,it expects the non-performing assets (NPA) ratio for the Chinese banking sector to increase by about 2 per cent in 2020.The report said the economic storm created by COVID-19 will test the ratings resilience of the region's 20 banking sectors. "The resilience of banks' asset quality in 2020 hinges in part on the success of governments' and regulators' policy responses. One of the many roles of credit is to act as a temporary insurance to tide over shocks like the pandemic and the subsequent lockdown, and help smooth consumption. Thus, a market for financial products that help hedge against future crises will develop. These products could build on the need for precaution and risk aversion among both households and firms.

The Coronavirus quite literally makes money 'dirty' in that the surface of banknotes and coins could carry the virus. The fear of infection will thus drive the next wave of digitalization and a flight from cash.This will buttress the rapid digitalization ttha India has seen over the last few years.(Retail digital payments saw a compounded average growth of 30 per cent since December, taking the value of digital payments up to Rs 26,82,000 crores at the end of 2019.) However, with the prospect of a prolonged slowdown in the economy in the medium term, both the volume and value of transactions is likely to decline. Growth in the penetration of digital transactions will be tempered by slowing transaction activity. The pandemic could have an impact on the choice of the mode of delivery of finance, and the nature and structure of financial products. However, COVID-19 or not, financial penetration in India is here to stay.

2. LITERATURE REVIEW

1. Ambrish Kumar Mishra, Archana Patel and Sarika Jain (Feb, 2021) carried out a research study titled “Impact of Covid-19 Outbreak on Performance of Indian Banking Sector” demonstrates repercussions of the Covid-19 in the performance of the Indian banking sector by creating and evaluating the largest comprehensive knowledge base called ontology (Covid19-

IBO) in order to get semantic information, in continuation of the same they address few important research questions with respect to Indian economy.

2. Vikas Kumar and Sanjeev Kumar (Jan, 2021) carried out a research study titled “Impact of CoCovid 19 on Indian Economy with Special Reference to Banking Sector: An Indian Perspective” Demonstratesoverview of the impact of COVID-19 situation on Indian economy and its Perspectiv Sector and also analyses the various policy measures taken by Reserve Bank of India and In India Government at centre level and state level to improve the current economic situation of the Country.

3. Velde, F. R. (2020) focusedon the effect of the 1918 Influenza or Spanish Flu pandemic that can be compared to the current Covid-19 pandemic. Thisstudy focusedon various sectors of the economy and how they were affected such as industrial production, consumer durables, and retailand so on. The study useda host of data to understand the effect the pandemic had on the US economy.

4. Koshle, H., Kaur, R., & Basista, R. (2020shed light on the effect of Covid-19 on Indian industries, such as it impacts on businesses, medical support systems, vehicle industry and so on. The study breaks down how the industry will be affected and explains why it happened. It also takes a look at how Covid-19 has affected India’s exports and imports in relation to China.

3. Research Methodology

Research is based upon effect of COVID -19 in Indian Banking Sector. As total world is suffering from the worst situation. Indian Banking also affected. People repaying capacity of loan get reduced. GDP of India got down. Economy progress of India got lower. Indian Government along with Reserve Bank of India is continuously in the process of developing new policy which help to reduce impact of COVID-19.

Following are the objectives of Research Paper

1. To study the Change in RBI policy due to COVID-19.
2. To study the effect of COVID-19 in Indian Banking Sector.
3. To find out solution for Indian Banking system to face COVID-19 Pandemic.

The Research is based on the secondary data. For the Research paper data is collected from Reserve Bank of India Website, Reserve Bank of India Manual, Guideline provided by RBI in their manuscript, Books, Internet, Magazines and Newspaper.

4. RBI Reforms In India:

4.1 COVID -19 –Regulatory Package

By RBI Circular announced certain regulatory measures for overcoming from the COVID-19 PaPandemi Disruptions by forming provisions and Asset Classification Norms. In Announcement they dedeclar Providing relaxation in repayment of debt and improving access to working capital management along with that RBI focus on prevention of financial stress to the business holders, so that they continue their Business in favorable environment.

4.2 Financial Institution form the reforms for Business Continuity.

1. Financial Institute provide COVID-19 insurance to the customer for facing unContinuity Circumstance.
2. Financial Institution giving loan term relaxation to the public.
3. Financial institution works on data partnership for trade finance.
4. Financial institute provide plug and play non-financial services for Small Manufacturing Enterprises.
5. Financial Institute work on to form comprehensive digital platform for customer service.
6. Financial Institute provide digital trade financing to the customer for giving effective service.
7. Financial Institute also work on Revamping of their Internal System. Migration to cloud system to
   Enable employee remote access.
8. By Managing Talent-Given assurance to employees for job security.

5. Findings

1. Government take initiative by announcing Rs. 1.7 trillion relief packages for the poor people that includes cash transfer and food security

2. Financial Institution declare larger corporate bail out packages

3. Government Introduce emergency / drastic measures for economic survival.

4. Indian government strengthening administrative machinery to effectively distribute benefit of welfare program.
5. Indian government Increasing empowerment of local bodies for effective crisis management of crisis.
6. Government push priority sector by providing lending from banks.
7. Reserve bank of India provide 3-Month Moratorium period for paying term loans
8. Reserve Bank of India provide relaxation in Asset Classification Norms to the public and pprivat sector Banks.
9. RBI gives the guidelines for institution of operating limits for customers for structural strengthing
10. Reserve Bank of india reduced REPO Rate by 90 BPS.
11. RBI Reduced further REPO Rate by 2-3%
12. Reserve Bank of India Sustained REPO Rate reduction to near zero level.
13. RBI work on through 25000 carorers. Long Term Repo Operation (LTRO)
14. Reserve Bank of India make further infusion of domestic liquidity through dollar SWAPS LTRO.

6. Conclusion

Financial Institution facilitate a conducive healthy environment to the employees and reskilling of the Employees on new processes for ways of working. They enhancing customer centric approach through Digital channels. RBI frame the policy for ensuring business continuity, engage in partnership to Optimize process and enhance experience. Reprioritize sectors and customer segment based on growth and risk profile. As situation change due to COVID-19 pandemic government encouraging people to Design innovative business model for the new industry environment. Focusing on build robust digital Ecosystem leveraging latest technology.

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"Study on pre-purchase behaviour of consumers for the purpose of purchasing life insurance products - in the context of Rajkot city"

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Abstract:

As we know nowadays due to covid-19 and different diseases many people attract to purchase life insurance. So, problem is the researchers' here what the main purpose of life insurance and this research paper tries to analyze the purpose of buying Life Insurance Products as Pre-Purchase Behaviour of Customers and whether they differ the purpose of buying Life Insurance products with regards to demographic factors. The data was collected by the researcher from the 140 colleges and university Teachers/Professors through a structured questionnaire. The researcher has used Counts, Percentage, Weighted Average Means, Mann Whitney-U test, and Kruskal Wallis-test used. The findings of the study the most important purpose/need for purchasing life insurance products has been identified as "Protection Against the Risk of Death" 85.71% agree with this statement followed by Weighted Arithmetic Mean (W.A.M) = 39.47. The second most important purpose/need is "To provide me/my family members with some extra money at the time of retirement because W.A.M= 37.73. As far as the most important demographic factors affecting the purpose/need for life insurance products are different Age Groups and Dependent Family Member/s as they have a significant effect. Other factors like Gender, Education Qualification, Marital Status, Nature of Family, Number of Earner/s in the Family, Monthly Income are not significantly affected by consumers' purpose of buying life insurance products.

Keywords: Life Insurance, Propose, Buying Behaviour, and Pre-Purchase Stage

1. INTRODUCTION

In the past two years much researcher had done on Covid-19 impact Indian economy and secondary work on it. But a very few studies has been done with special reference to insurance sector. So, after arriving covid-19 it remains unclear why they purchase life insurance policy. So the aim of this study to know what the porposes of life insurance policyholders are and what they want in that policy. It is also seems that, nowadays insurance plays an important role for the individual as well as family. Insurance reduces anxiety over a possible loss and absorbed the financial brunt of its conspectuses. However, while insurance coverage is decided how much risk he is willing to tolerate without insurance. For example, benefits for disability policies typically being after a waiting period of one to six months. Therefore, he should ensure that he has some form of coverage of financial recourses before the policy period begins. The following part considers how emotions, perception, attitudes, and preferences affect buying behaviour. Characteristics of individual consumers like demographics, personality lifestyles, and behavioural variables like usage rates, usage occasion, loyalty, brand advocacy, willingness to supply referrals, in an effort to know people's wants and consumption are all investigated in formal studies of consumer behaviour.

2. REVIEW OF LITERATURE

Anil Chandhok (2019) has conducted an analytical study of consumers' buying behaviour towards life insurance products. The researcher found that most of the people using insurance belong to the age of below 30 years and 31-40 years. The following respondents were showing a positive attitude towards life insurance products. He also suggested, if private insurance companies try to provide/serve better service quality, India could become the biggest market for any company. So, research gape is to know the most important purpose of buying life insurance (Anil, 2019). **Deepa, E. (2015)** has conducted a study on consumer behaviour in purchasing life insurance products. The major objectives of the research were to identify the factor influence buying decision of investors in life insurance, to understand the long term contractual relationship with customers. It is found that in the study that consumer is the basic foundation of every business they expect service quality factors and risk-return factors. What consumer sees, thinks, prefers and buys is of great importance to marketers for their marketing offers and to achieve a high level of consumer acceptance and satisfaction gets from the insurance products. So, the research gape is; what are the other demographic factors that affecting on buying decision of life insurance policy during this covid-19 situation (Deepa, 2015). **Karabi, G. (2018)** has conducted a study on consumer behaviour towards life insurance products. The main objective pre-purchase behaviour of customers. The researcher has found at a pre-purchase stage in the purpose of buying life insurance products; a majority of the consumer is the purpose for protection against the risk of death and the least recognized need for life insurance as identified by the consumers is the provision for extra money at the time of retirement. Furthers researcher has also found age, marital status, income, and occupation have relatively more influence on the opinion regarding the various needs for which life insurance products. (Karabi, 2018). **Manohar, G. (2018)** has analyzed a behaviour study of life insurance purchase decisions. As the dependent variables are binary and discrete, we used a logistic regression model for the study purpose. The result shows the policyholders' characteristics that have reported laps life insurance as per the report 102 respondents reported that their policy had lapsed and most of the respondents have reported lapse are male they are belong 18-44 age group. (Manohar, 2018). **Praveen, S., Gaurav, J. & Vijaykumar, P. (2009)** have analyzed of buying behaviour of consumers towards life insurance policies. They have found that the six factors mostly affect Insurer loyalty, Services, Quality of Product, Procedures, satisfaction level, and Insurance Companies Images for the study of the perception of the customers. (Praveen, Gaurav, & Vijay Kumar, 2009). **Samantha, D., & Siddhartha, M. (2017)** have studies in their research, consumer buying behaviour towards life insurance: An analytical study. They have found through this study people under the age of fewer than 30 years; have a higher life insurance policy. (Samantha & Siddhartha, 2017). **Uppily, R. (2016)** has examined consumer behaviour on life insurance products- with reference to private bank employees in Chennai. The main objectives of the researcher are to analyze the relationship between age and types of policy, to analyze the relationship between monthly income and types of policy, to analyzed the relationship between qualification and benefits received, and to analyze the relationship between monthly income and premium payment them. Further, the researcher has found out from this study, out of the total respondents 85% are male, nearly 50% of the respondents fall in the category of 31-45 age group. The researcher has also found the life insurance industry in India, till at a very low penetration level. (Uppily, 2016)

3. OBJECTIVES, HYPOTHESES AND TOOLS

TABLE: 1 Objective, Hypothesis, and Tools

Number	Objectives/Hypothesis	Analysis Tools Used
Objective-1	**To Analyse the Purpose of Buying Life Insurance Products** **To analyse/examined the consumer behaviour during the pre-purchase stage of life insurance buying decision**	Counts, Percentage, Weighted Average Mean
Hypothesis-1	**H_0:** There is no significant difference between the means of the consumers' purpose of buying life insurance products with respect to demographic factors of the consumers at 95% confidence level.	
	H_1: There is a significant difference between the means of the consumer purpose of buying life insurance products with respect to demographic factors of the consumers at 95% confidence level.	
	Gender, Nature of family	Mann Whitney-U test
	Age groups, Education Qualification, Marital Status, Number of Earner/s in the Family, Dependent family Member/s and Monthly Income of Consumer	Kruskal Wallis-test

(Sources: Self constructed)

4. RESEARCH METHODOLOGY:

Research-based on analytical research, it means researcher has to use facts or information already available and analyze them to make a critical evaluation of the data. Here research is based on primary data which is collected from the teachers of Rajkot city who are using life insurance products. In the study, the researcher has done a pilot survey, reliability (0.768) of questions then after the sample selection based on 10 literature review. The techniques of sample collection are convenient and judgemental. Through that collected data from the different web and 140 structure questionnaires by the researcher. He has used Counts, Percentage, Weighted Average Means, Mann Whitney-U test, and Kruskal Wallis-test.

5. DATA ANALYSIS AND INTERPRETATIONS:

As mansion above the data used for this study were collected by the researcher through structure questionnaire. This section made an attempt to identify the most important Purpose/Need for the purchase of Life Insurance products. The frequencies of the consumers' agreement/disagreement to certain pre-identified statements were analyzed for this purpose.

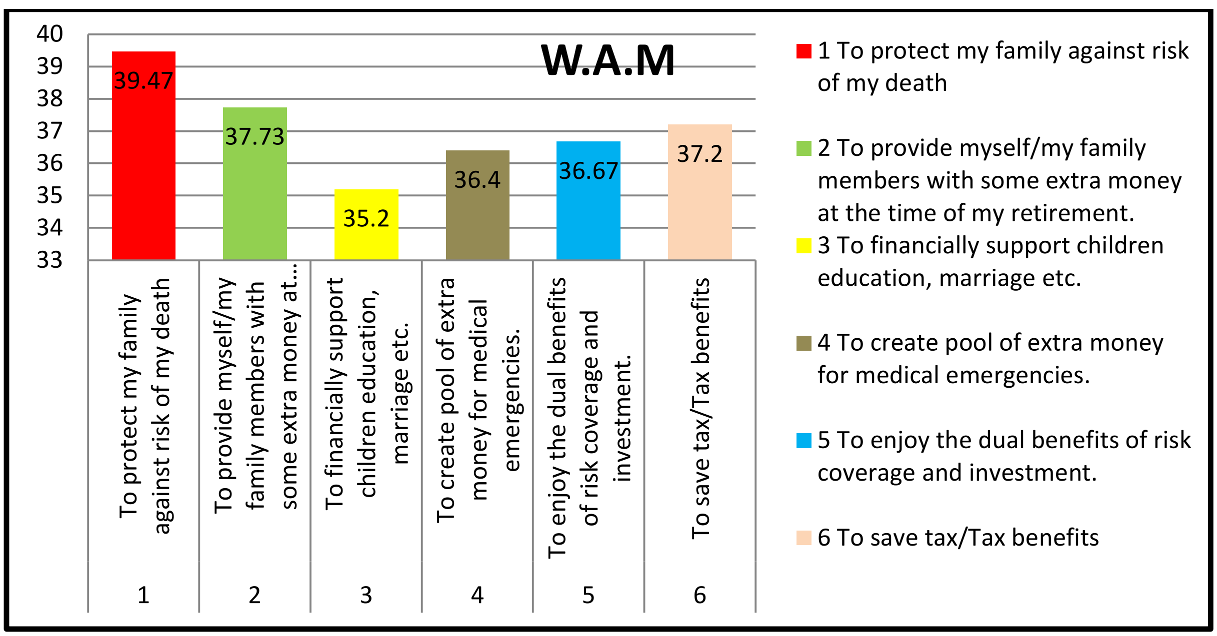
TABLE 2: FREQUENCY AND WEIGHTED AVERAGE MEAN OF PURPOSE OF BUYING LIFE INSURANCE PRODUCTS

Sr	Purpose/Need for Life Insurance Products	SD (1)	D (2)	N (3)	A (4)	SA (5)	W.A.M
1	**To protect my family against risk of my death**	11	4	5	42	78	**39.47**
2	To provide myself/my family members with some extra money at the time of my retirement.	5	8	15	60	52	**37.73**
3	To financially support children education, marriage etc.	11	6	25	60	38	35.2
4	To create pool of extra money for medical emergencies.	7	9	20	59	45	36.4
5	To enjoy the dual benefits of risk coverage and investment.	5	11	21	55	48	36.67
6	To save tax/Tax benefits	7	4	29	44	56	37.2

[Source: Field Survey (Jan-Mar, 2020) in Rajkot City]

[Here SD(1)= Strongly Disagree D(2)= Disagree N(3)= Neutral A(4)= Agree SA(5)= Strongly Agree]

FIGURE 1: BAR DIAGRAM OF PURPOSE OF BUYING LIFE INSURANCE PRODUCTS



[Source: Field Survey (Jan-Mar, 2020) in Rajkot City]

It is clearly seen from the Table 2 and Figure 1 that "protection against risk of my death" is the most important Purpose/Need for purchase of Life Insurance as 78 consumers out of 140 (55.71%) "Strongly Agree" and out of 42 (30%) "Agree" to this statement. The W.A.M is also the highest in this case (W.A.M = 39.47). In a similar manner, the second important need is observed to be "To provide myself/my family members with some extra money at the time of my retirement." The least important need is identified from the above table "To financially support children education, marriage etc." It is also observed that majority of the consumers agree that Life Insurance is needed "To save tax/Tax benefits" though it is not a topmost need.

EFFECT OF GENDER AND NATURE OF FAMILY

Mann Whitney U-test at a significance level of **5%** (α=0.05) is carried out to examine whether the means of the purpose/needs for buying Life Insurance products differ across their Gender and Nature of Family. Hence the following hypothesis was framed for means of two variables and tested:

H_0: There is no significant difference between the means of the consumer purpose of buying life insurance products with respect to Gender (Male and Female) and Nature of Family (Nuclear and Joint) at 95% confidence level.

H_1: There is a significant difference between the means of the consumer purpose of buying life insurance products with respect to Gender (Male and Female) and Nature of Family (Nuclear and Joint) at 95% confidence level.

The different needs/purpose of buying Life Insurance products are taken as the test variables (Dependent Variable) while the consumer Gender (Male and Female) is taken as the grouping variable (Independent Variable).

EFFECT OF AGE GROUP, EDUCATION QUALIFICATIONS, MARITAL STATUS, NUMBER OF EARNER/S, DEPENDENT FAMILY MEMBER/S, AND MONTHLY INCOME LEVEL

To examine whether the means of the opinion on the purpose/need for buying Life Insurance products differ across the Age Groups, Education Qualifications, Marital status, Number of earner/s, Dependent Family Member/s, and Monthly Income level of the consumers through **Kruskal Wallis Test** at a significance level of 5% (α=0.05) is carried out.

The variable, consumers' opinion on the various purposes for buying Life Insurance products is taken as the Dependent Variable while consumers' different Age Groups, Education Qualifications, Marital status, Number of earner/s, Dependent Family Member/s, and Monthly Income level is taken as an Independent Variable to test the following hypothesis.

H_0: There is no significant difference among the means of the consumers' purposes for buying Life Insurance products with respect to Age Groups, Education qualifications, Marital status, Number of earner/s, Dependent Family Member/s, and Monthly Income level (Individual at 95% confidence level.

H_1: There is a significant difference among the means of the consumers' purposes for buying Life Insurance products with respect to Age Groups, Education qualifications, Marital status, Number of earner/s, Dependent Family Member/s, and Monthly Income level (Individual at 95% confidence level.

6. FINDINGS:

The findings of this study clear show that the consumer behavior during the pre-purchase stage has been analyzed in terms of purpose/need recognition process is available to the consumer prior to making an insurance purchase decision. The summary of the findings have been shows in the following table.

TABLE 3: SUMMARY ON MAJOR FINDING PERTAINING TO PURPOSE/ NEED FOR LIFE INSURANCE PRODUCTS

Sr	Purpose of Buying Life Insurance	Rank	Significance difference in mean							
			G	A	E.Q	M.S	N.F	N.E	D.F	M.I
1	To protect my family against risk of my death	1	-	-	-	-	-	-	Sig	-
2	To provide myself/my family members with some extra Money at the time of my retirement.	2	-	Sig	-	-	-	-	-	-
3	To financially support children education, marriage etc.	6	-	-	-	-	-	-	-	-
4	To create pool of extra money for medical emergencies.	5	-	-	-	-	-	-	-	-

5	To enjoy the dual benefits of risk coverage and investment.	4	-	-	-	-	-	-	-	-
6	To save tax/Tax benefits	3	-	-	-	-	-	-	-	-

[Source: Field Survey (Jan-Mar, 2020) in Rajkot City]

Where, **G**= Gender, **A**= Age Groups, **E.Q**= Education Qualification, **M.S**= Marital Status, **N.F**= Nature of Family, **N.E**= Number of Earner/s in the Family, **D.F**= Dependent Family Member/s, **M.I**= Monthly Income.

7. CONCLUSION

As per the need recognition process of the consumer during the pre-purchase stage of buying decision making the major observation that has been noted are as under:

The most important purpose/need for purchasing life insurance products has been identified as "protection against risk of death" (30% "agree", 55.71% "strongly agree", it means 85.71% agree with this statement and Weighted Arithmetic Mean (W.A.M) = 39.47. The second most important purpose/need is "to provide myself/my family members with some extra money at the time of retirement."(42.85% "agree", 37.14% "strongly agree", W.A.M= 37.73.

The most important demographic factors affecting on the purpose/need for life insurance products are different **Age Groups** and **Dependent Family Member/s** as they have a significant effect. Other factors like Gender, Education Qualification, Marital Status, Nature of Family, Number of Earner/s in the Family, Monthly Income are not significantly effect on consumers' purpose of buying life insurance products.

Hence, marketers of Life Insurance products may not focus on Gender, Education Qualification, Marital Status, Nature of Family, Number of Earner/s in the Family, Monthly Income, Because above study shows there is no significant difference between means of purpose of buying life insurance products with respect to male and female. Since on all purposes the opinion on the purpose/need does not vary with respect to Gender and above define the Demographic factors.

8. LIMITATION

The study was limited by Rajkot city and as pre-purchase behaviour of consumers towards their need/purpose. So, the further research can be covering more stage of buying behaviour and geographic area.

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Analysis and correlation of Microwave dielectric constant and Physicochemical Properties of soil around industrial area in NMDC Dantewada of India

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Abstract

Soil is a complex mixture of minerals, water, air organisms that are the decaying remains of once-living things. Soil samples were collected from agricultural land of the different areas around NMDC Dantewada region of Chhattisgarh. The soil has physical properties of the soil are colour, texture (sand%, slit%, and clay%), particle density, porosity [1]. The chemical properties of soil are the pH value, electrical conductivity micronutrients, macronutrients. The objective of this paper is to study the dielectric constant of soil with its physical constituents and available nutrients. The dielectric properties of a material are a function of its chemical constituents and physical properties. The observed complex permittivity is used to calculate the emissivity of soil for various moisture constant. As a result, All of these qualities aid in a better knowledge of soil physics, agricultural applications, and remote sensing data analysis. This research also aids farmers in making the best crop choices. It appeared to be a better fit for agricultural soil spectroscopic research

Keywords: NMDC Dantewada, soil clay mineral, physicochemical properties.

1. Introduction:

Remote sensing of an object or phenomena from a remote distance, signal, sensor, sensing, or the part of remote sensing Soil is an intimate mixture of inorganic and organic materials, air and water. The soil has chemical, physical and electrical characteristics. Chemical characteristics are organic matter, micro macronutrients, pH, etc. and physical characteristics are colour, texture, grain, bulk density, water-holding capability, etc. whereas electrical characteristics comprise dielectric constant, electrical conduction, and porosity. The dielectric constant is that the most significant parameter in microwave remote sensing for the study of soils and microwave remote sensing of soil moisture, each active and passive. For microwaves, remote sensing dielectric constant is that the primary vital electrical property for soil. However, due to the dependence of the dielectric constant on the soil's physical constituents and chemical composition, the study of its variability with physical constituents and chemical composition is needed. The Inorganic matter present within the soil affects the dielectric properties. Plant productivity has raised over the years increased genetic development and therefore the choice of high-yielding cultivars. These cultivars with intensive cultivation strategies were found to get rid of higher quantities of micro-elements from the soil, resulting in deficiencies occurring in many soils. This article reviews micro-elements, their importance, the problems affecting their supply, and ways in which to overcome these availability issues. Soil nutrients are divided into two teams in step with their demand by the plants The macronutrients are those that are demanded at comparatively high levels. Within the cluster of macro-elements, we will distinguish between two subgroups, major ones, and secondary ones. This study is so important in this respect. This study concentrates on the around NMDC Dantewada. Dantewada district is preponderantly forest, agricultural, and mines in its occupational structure with more than 70^{th} % of the working force to total workers engaged in agriculture. The categories of soil play a significant role in agricultural land use patterns within the district. It's attainable to work out water content in soil exploitation the dielectric methodology. Material constants aren't only sensitive to water content however are to the feel of soils. The important (ε') and imaginary (ε'') elements of the advanced material constant (ε*) of soil with a growth of organic matter content at measured at 7.0 GH. analysis of this type enriches our information of soil science and so is very a lot of useful to the farmers. Therefore, this study reports the experimental results on the variations of dielectric constant, material loss, a. c. conduction, and soil time constant at X band microwave frequency (9.5 GHz). The standard of soil is controlled by physical, chemical, and biological elements of soil and their interactions. The idea of soil health and soil quality has systematically evolved with an increase in the understanding of soils and soil quality attributes.

1.2. Theoretical Consideration:

Remote sensing, we understand the misreckoning world through our five senses. However, we acquire a lot of data relating to our misreckoning through the senses of sight and hearing that don't need shut contact between the sensor's organs and also the external objects. within the atmosphere and oceans, supported propagated signals (e.g.) microwave radiation it's going to be sleeping into active remote sensing i.e. once a signal is emitted by a satellite or aircraft and its refection by the objects is detected by the sensor and “passive remote sensing i.e. once the refection of sunlight is detected by the sensing element. Remote sensing techniques allow taking pictures of the Earth's surface among the varied wavelength regions of the spectrum (EMS). one in every of the key characteristics of a remotely sensed image is that the wavelength region it represents within the EMS. a number of the pictures represent reflected radiation within the visible and then the near-infrared regions of the spectrum, others are the measurements of the energy emitted by the earth surface itself i.e., within the thermal infrared wavelength region.

2.Materials and Methods

2.1 Study Area

Dantewada District has an area of 3410.00 km^2. It is the fourth major city of Bastar area. The goddess Danteshwari Temple is commemorated in the town's name. Dantewada is located at 18.9000^0 N 81.3500^{0}E. It is 351 metres above sea level on average (1154 feet). The city of Dantewada is located on the banks of the Shankani and Dankini rivers. Bailadila is one of the major industrial zones of NMDC (National Mineral Development Corporation) built around the city of Bade-Bacheli block which. It lies 30 km southeast of Dantewada city on the Raipur-Bailadila Highway. Increased irrigation infrastructure, the creation of credit cooperatives, and political activities at various levels widened the gap between the dominating, undeveloped small farmers.

2.2 Soil Sampling

The goal of this research is to find out how the dielectric constant of dry soil samples varies with the physical parameters of Bade-Bacheli Tahsil soil. 15 mm of topsoil was removed prior to sampling. Soil samples were taken in a zigzag pattern across the required areas from various sites at a depth of 15cm. For each sample, five pits were created. Through the blending of representative soil samples, a composite sample of around 2 kg is obtained. To remove the coarser particles, the soils were sieved using a gyrator sieve shaker with a 2 mm spacing. The finer particles are sieved out and then oven dried at a temperature of roughly 60oC to remove any remaining moisture. When comparing to wet samples, such a dry sample is referred to as oven dry or dry base samples.

2.3Soil Properties

The samples were investigated for their physical and chemical parameters. The attributes of the soil were evaluated in the Indira Gandhi Agriculture College at the Raipur and its dielectric coefficients were evaluated at the Department of physics in Rajeev Gandhi Govt.P.G. College Ambikapur. The following equation is used to compute the moisture content in percentage by dry weight, Wc (percent)

$$Wp = 0.06774 - 0.00064 \times sand + 0.00478 \times clay$$

$$weight = 0.45 \times wp + 0.165$$

Porosity of the soil is expressed as,

$$porosity = 1 - \frac{bulk\ density}{particle\ density}$$

1. 4 Measurement of Dielectric Constant of dry Soil Samples

The dielectric characteristics of dry soil samples are determined using the waveguide cell method. The dielectric constant of soil samples is measured using an X-band microwave bench set-up. The dielectric constants were measured using an automated X-band microwave set-up in the TE10 mode with a Reflex Klystron source running at 9 GHz. This is accomplished using a PC-based slotted line control and data gathering system. The opposite end of the source is connected to the solid dielectric cell containing the soil sample. The microwave source's signal is permitted to pass through to the soil sample. The sample's front surface reflects a portion of the incident signal. The incident wave and the reflected wave combine to form a standing wave pattern. These standing wave patterns are then utilised to calculate the values of the shift in minima caused by adding the sample before and after. Experiments were carried out at room temperatures ranging from 25 to 35 degrees Celsius. The dielectric constant' of the soils is then calculated using the equation below:

$$\varepsilon' = \frac{g_{\varepsilon} + (\lambda_g / 2a)^2}{1 + (\lambda_g / 2a)^2}$$

and

$$\varepsilon'' = -\frac{\beta_{\varepsilon}}{1+\left(\lambda_{gs}/2a\right)^{2}}$$

Where, *a* = Inner width of rectangular waveguide.

□gs = wavelength in the air-filled guide. g□= real part of the admittance

βϵ = imaginary part of the admittance

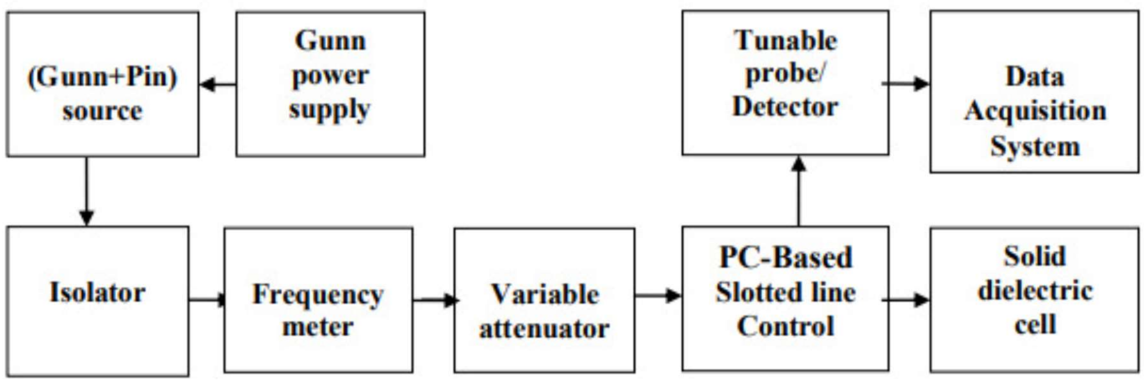

Figure -1 shows Experimental set up of x-band microwave bench set up

The relationship between electrical and dielectric constant Correlation coefficient r. The following table no. 1 shows with physical properties of soils were defined using the parameters of soil from Dantewada Region.

Table 1: Physiochemical properties of soil

Sample no.	**Sand (%)**	**Silt (%)**	**Clay (%)**	**BD(Mgm^{-3})**	**Particle Density Mgm^{-3})**	**EC (dSm^{-1})**	**Ph**	**OC%**	**Porosity%**
1.	40	24	36	1.50	2.64	0.9 N	5.8	0.90 VH	35.70
2.	50	22	28	1.45	2.25	0.2 N	6.1	0.30 VL	33.56
3.	60	28	12	1.43	2.61	0.4 N	5.6	0.90 VH	48.71
4.	56	18	26	1.51	2.60	0.4 N	5.7	0.45VH	40.73
5.	52	18	30	1.51	2.64	0.4 N	6.1	0.90 VH	42.45
6.	50	22	28	1.52	2.51	0.5 N	5.2	0.30 VL	41.17
7.	51	25	24	1.52	2.50	0.6 N	6.3	0.45 L	42.02

8.	67	11	22	1.53	2.41	0.7 N	6.5	0.30 VL	35.32
9.	65	13	22	1.53	2.42	0.6 N	6.8	0.45 L	37.05
10.	49	15	36	1.46	2.57	0.5 N	6.2	0.45L	42.81

In the current study We've taken dielectric constant measurements, relaxation time, tangent loss, and emissivity of soils at x –band microwave frequency (9 GHz) and 10 soil samples were gathered from the Dantewada region were investigated for their statistical association factors with physical and chemical parameters. The main purpose of this investigation is to assess condition of existing nutrients in soil of Dantewada region and the Soil Constraints and BD Correlation Coefficient (r) Level of Importance Regression Equations.

The following table no.2 shows the correlation of sand, silt, clay and porosity with bulk density.

Relation Between coefficients (r) and Regression equations

Table 2: Correlation coefficients (r) and Regression equations

Soil parameters and BD	**Correlation Coeff(r)**	**Level of Significance**	**Regression Equations**
BD(x)- Sand %(y)	0.9115	High degree positive	y = 89.08x – 21.78
BD(x)- Silt%(y)	-0.4343	Significant Negative	y = -61.54x+12.17
BD(x)- clay%(y)	-0.4878	Significant Negative	y = -59.38x+68.70
BD(x)-porosity%(y)	-0.9894	Strong Negative	y = -49.96x+10.42

Table 3: The above table no.3 shows correlation of soil parameters with electric conductivity

Soil parameters and EC	**Correlation Coeff(r)**	**Level of Significance**	**Regression Equations**
EC(x)- Sand %(y)	-0.7635	High degree Negative	y = -130.0x + 57.99
EC (x)- Silt%(y)	0.7106	Significant positive	y = 85.4x+11.29
EC (x)- clay%(y)	0.7771	Significant positive	y = 64.8x+5.443
EC (x)-porosity%(y)	0.6488	Significant positive	y = 47.98x+42.33

Table 4: shows correlation of soil parameters with dielectric constant

Soil parameters and EC	**Correlation Coeff(r)**	**Level of Significance**	**Regression Equations**
DC(x)- Sand %(y)	0.6892	Significant positive	17.81x + 33.75
DC (x)- Silt%(y)	-0.5909	Significant negative	-3.713x+27.27
DC (x)- clay%(y)	-0.6929	Significant negative	-32.04x+26.41
DC(x)-BD%(y)	0.6156	Significant positive	0.192x+0.624
DC (x)-porosity%(y)	-0.6120	Significant negative	4.489x+52.27

3.Result and Discussion

(a) Relationship of Bulk density with sand, silt and clay content of soil

The bulk density of a soil, the texture of the soil particles (sand, silt, or clay), and the density of the soil particles are all elements that influence its dielectric properties [7,8]. a) Soil sand, silt, and clay composition and bulk density. According to Marx et al [9], clay textured soil is highly conductive, but sandy soils are weak conductors. We discovered a strong positive relationship between bulk density and sand content. Bulk density of soil samples is found to have a substantial negative association with silt and clay content. Furthermore, there is a substantial negative relationship between bulk density and porosity in soil samples. Wagner et al. [10] used soil texture factors and organic carbon content measurements to estimate bulk density of the soil.

(b) Relationship of Electric conductivity with sand, silt and clay content of soil

Our findings revealed a strong link between electric conductivity and sand substance. Sandy soils are weak conductors, whereas clay textured soils are very conductive [11]. Soil electric conductivity was found to be negatively connected with sand concentration and positively correlated with silt and clay [12,13]. The dielectric characteristics of soil at microwave frequencies are predicted to be a function of its physicochemical elements, according to various research [14].

(c) Relationship of dielectric constant with sand, silt and clay content of soil

The dielectric constant of soil and sand content have a substantial positive association, but the dielectric constant of soil and silt and clay content have a considerable negative correlation. The dielectric constant has a positive relationship with bulk density but a negative relationship with porosity. Wagner et al. [10] reported similar findings.

4.Conclusions

The dielectric characteristics of soil's naturally accessible macronutrients vary. The dielectric characteristics of soil are significantly influenced by inorganic materials. The texture of the soil determines its bulk density. The texture of soil has a strong relationship with its electric conductivity. The wilting point of soil can be calculated using this data. These predicted dielectric constant values may be used to calculate emissivity and scattering coefficient, which can be used to develop microwave remote sensing devices. These findings are beneficial to agricultural scientists as well as scientists who work in the area of remotely sensed data.

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SARS - CoV-2: Understanding the Amino Acid sequence and Protein Folding using Bio-python

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Abstract

SARS - CoV-2 much like any other virus has genetic variants that have been circulating around the world since the beginning of the current pandemic. On average, the virus evolves at a rate of 1.1 x 10^3 substitutions a year which is about once every 11 days. Multiple variants have been documented and these variants have been classified based on their transmissibility and the severity of the disease caused. Based on these factors, WHO classifies all variants into 3 categories: Variant of Concern (VOC), Variant of Interest (VOI) and Variant of High Consequence. These variants often play an important role in the production of vaccines as there is evidence of an increase in transmissibility, severity, a reduction in neutralisation by antibodies already present in the body, reduced effectiveness of treatments or vaccines, or diagnostic detection failures among variants. Current analysis and studies by WHO recognizes 5 VOCs and 2 VOIs, however, as time passes and the virus accumulates more mutations, the chances of more variants being identified thus affecting the overall ethicacy of the vaccines and the vaccine production process as a whole.

The paper aims to use Bio-Python to understand the protein coding in the genetic sequence of the Sars-CoV-2 virus and see the folding of the protein created using nglview.

Keywords – Biopython, nglview, SARS-CoV-2, COVID-19, Variants

Introduction

In December 2019, a novel coronavirus infection was discovered in Wuhan, China. The virus, which was later named COVID-19, was discovered to cause a respiratory illness. The disease quickly spread around the world, and the World Health Organization declared it a pandemic in March 2020. The disease's causative agent was first identified as a novel coronavirus using metagenomic RNA sequencing of bronchoalveolar lavage from a patient in Wuhan, China.

Coronaviruses are adept at adapting to new environments through mutation and recombination, and are thus programmed to change host range and tissue tropism efficiently. (Vijgen et al., 2005; Bakhshandeh et al., 2021; Jungreis et al., 2021; Nguyen et al., 2021).

Coronaviruses belong to the family Coronaviridae in the order Nidovirales. They can be classified into four genera: Alphacoronavirus, Beta-coronavirus, Gamma-coronavirus, and Delta-coronavirus. Among them, alpha- and beta-coronaviruses infect mammals, gamma-coronaviruses infect avian species, and delta-coronaviruses infect both mammalian and avian species.

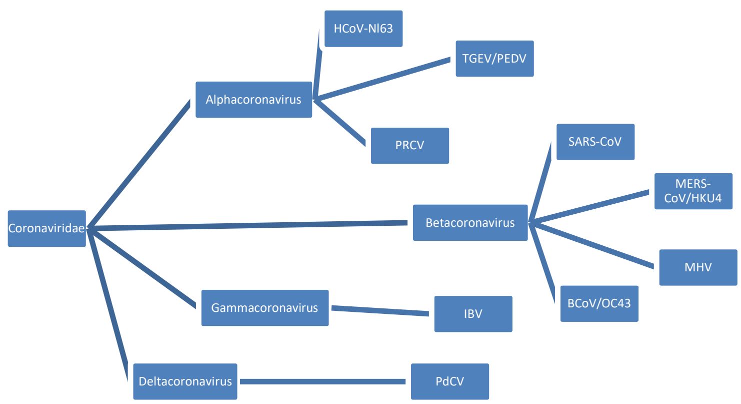

Figure 1: Coronaviridae

Background

Lineage and Taxonomy of the Virus

The coronaviruses has posed a serious health threat to not just humans but also to a variety of other animal species after it became severe acute respiratory syndrome (SARS) in 2003, Middle-East respiratory syndrome (MERS) in 2012 and COVID-19 in 2019 (Ksiazek et al., 2003; Cherry and Krogstad, 2004; Hui et al., 2004; Assiri et al., 2013; Al-Tawfiq et al., 2014; Al-Jazeera, 2020; BBC, 2020; Wang et al., 2020).

Human coronavirus NL63 (HCoV-NL63), porcine transmissible gastroenteritis coronavirus (TGEV), PEDV, and porcine respiratory coronavirus (PRCV) are examples of alpha-coronaviruses. SARS-CoV, MERS-CoV, bat coronavirus HKU4, mouse hepatitis coronavirus (MHV), bovine coronavirus (BCoV), and human coronavirus OC43 are examples of representative beta-coronaviruses. Avian infectious bronchitis coronavirus (IBV) and porcine delta-coronavirus (PdCV) are examples of gamma- and delta-coronaviruses, respectively. Coronaviruses are enveloped, positive-stranded RNA viruses that are large and enveloped. They have the largest genome of any RNA virus, ranging from 27 to 32 kb.

A rekindled interest in coronavirus research has resulted in the discovery of several strains of novel coronavirus (nCoV), and much progress has been made in understanding its life cycle and envelope (E) protein (a small integral membrane protein concerned to its pathogenesis) (van Regenmortel et al., 2000; Pradesh et al., 2014; Cui et al., 2019).

Coronaviruses (CoVs) are non-segmented positive sense RNA viruses of the Coronaviridae family and the Nidovirales order that infect humans and other mammals. The Coronaviridae family is made up of four genera: α, β, γ, and δ (Paola et al., 2020). (Fig. 2). These viruses are common in animals all over the world, but only a few cases have been reported in humans.

The genome is enclosed by an envelope and is packed inside a helical capsid formed by the nucleocapsid protein (N). At least three structural proteins are associated with the viral envelope: Virus assembly is aided by the membrane protein (M) and the envelope protein (E), while virus entry into host cells is mediated by the spike protein (S). Some coronaviruses also encode a hemagglutinin-esterase protein that is associated with the envelope (HE).

The spike is one of these structural proteins that forms large protrusions from the virus surface, giving coronaviruses the appearance of crowns (hence their name; corona in Latin means crown) (Figures 1b and 2a). The spike, in addition to mediating virus entry, is an important determinant of viral host range and tissue tropism, as well as a major inducer of host immune responses.

A large ectodomain, a single-pass transmembrane anchor, and a short intracellular tail comprise the coronavirus spike (Figure 1b, c). The ectodomain is made up of two subunits: a receptor-binding subunit S1 and a membrane-fusion subunit S2. According to electron microscopy studies, the spike is a clove-shaped trimer with three S1 heads and a trimeric S2 stalk (15–18). (Figures 1b and 2a). S1 binds to a receptor on the host cell surface to allow viral attachment, and S2 fuses the host and viral membranes, allowing viral genomes to enter host cells. The initial and critical steps in the coronavirus infection cycle are receptor binding and membrane fusion; they are also primary targets for human inventions.

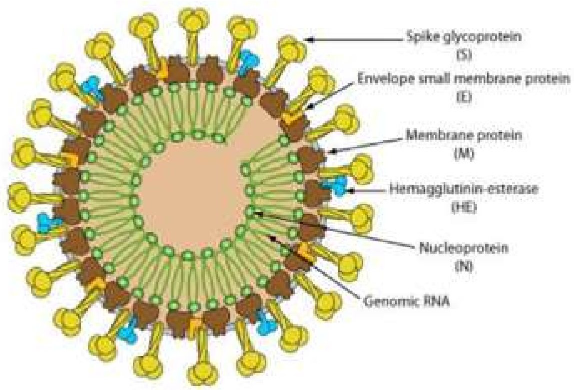

Figure 2: Sars-CoV-2 Protein

The SARS-CoV-2 was approximately a descendant of a bat corona virus and closest to a virus of Rhinolophus bat (>96% homology) than the original SARS-CoVs (about 79% homology) (Dan et al., 2020; Latinne et a., 2020; Sood et al., 2020; Upadhyay et al., 2020a,b; Zhou et al., 2020)'

The primary driving force in viral evolution in an endemic setting is the accumulation of mutations within the genome (Dan et al., 2020; Baden et al., 2021). This inherent feature frequently results in altered virulence, infectivity, and transmissibility, as well as antigenic shifts to avoid host immunity, which may jeopardise the efficacy of vaccines and antiviral drugs (Yadav et al., 2021a; Upadhyay et al., 2021). Since the SARS-CoV-2 virus is an RNA virus with no mismatch repair mechanism and a high mutation rate (Domingo and Holland, 1997). As a result, coronavirus mutations are logical and predictable, resulting in a number of rapidly spreading variants.

Genomic Organisation

The sequencing revealed that the novel virus had most proteins homologous to SARS-CoV-2, which caused the SARS outbreak in 2003, and thus was named SARS-CoV-2 by International Classification of Diseases. SARS-CoV-2 is a type of coronavirus, which are spherical, enveloped viruses with surface projections that give rise to the corona appearance.

Among the RNA viruses, coronaviruses have the largest genome size. Coronaviruses are one of the two genera of classification under the family Coronaviridae. Coronaviridae, along with Arteriviridae and Roniviridae, fall under the order Nidoviridae.

Proteins coded by the Genome of the Virus

The genome of SARS-CoV-2 is organised similarly to that of other coronaviruses. The 5′ two-thirds of the genome encodes gene 1 proteins involved in viral RNA synthesis, while the 3′ one-third encodes all structural and accessory proteins. 3-5 The first two-thirds of the genome in SARS-CoV-2 is made up of replicase genes that encode for large polyproteins, pp1a and pp1ab, which are later converted into 16 non-structural proteins via proteolytic cleavage by multiple proteases: a virally encoded chymotrypsin-like protease and two papain-like proteases.

Open Reading Frames (ORFs) for structural proteins like spike (S), envelope (E), membrane (M), and nucleocapsid (N) proteins occupy the remaining one third of the genome. In addition to these genome components shared by other coronaviruses, the SARS-CoV-2 genome contains eight ORFs that code for accessory proteins and are referred to as ORFs 3a, 3b, 6, 7a, 7b, 8a, 8b, and 9b. Accessory proteins are distinct from non-structural proteins in that they lack homology with proteins from other virus families. They are typically small and play only indirect roles in virus function. Two accessory genes are located between the S and E genes (ORFs 3a and 3b), five are located between the M and N genes, and one is located within the N gene.

Mutations in the Genome of the Virus

Mutations are changes in a virus's genetic code that occur naturally over time when an animal or person is infected. While some genetic variation is to be expected as SARS-CoV-2 spreads, it is critical to monitor circulating viruses for key mutation(s) that occur in important regions of the genome. Many mutations have no effect on the virus's ability to spread or cause disease because they do not change the major proteins involved in infection; eventually, these variants are outcompeted by variants with more beneficial mutations for the virus.

A variant is distinguished from other variants in circulation by one or more mutations. Throughout the pandemic, multiple variants of SARS-CoV-2 have been identified in the United States and around the world, as expected. Scientists compare genetic differences between viruses to identify variants and how they are related to each other in order to inform local outbreak investigations and understand national trends.

Variant of Interest

A variant with specific genetic markers that has been linked to changes in receptor binding, decreased neutralisation by antibodies generated in response to previous infection or vaccination, decreased treatment efficacy, potential diagnostic impact, or predicted increase in transmissibility or disease severity.

Possible attributes of a variant of interest:

- Specific genetic markers that are expected to influence transmission, diagnostics, therapeutics, or immune evasion.
- Proof that it is the cause of a higher proportion of cases or unique outbreak clusters.
- Limited prevalence or spread in the United States or other countries.

A variant of interest may necessitate one or more appropriate public health actions, such as enhanced sequence surveillance, improved laboratory characterization, or epidemiological investigations to determine how easily the virus spreads to others, the severity of disease, the efficacy of therapeutics, and whether currently approved vaccines provide protection.

The following are current variants of interest in the United States that are being monitored and characterised. When a new variant of interest is discovered, this page will be updated.

WHO Label	Pango Lineage	Earliest Documented Sample	Date of Designation
Lamda	C.37	Peru, Dec 2020	14-June-2021
Mu	B.1.621	Columbia, Jan 2021	30-Aug-2021

Selected Characteristics of SARS-CoV-2 Variants of Interest:

- ~20% increased transmission
- Modest decrease in susceptibility to the combination of bamlanivimab and etesevimab; however, the clinical implications of this decrease are not known.7 Alternative monoclonal antibody treatments are available.
- Reduced neutralization by convalescent and post-vaccination sera
- Reduced susceptibility to the combination of bamlanivimab and etesevimab; however, the clinical implications of this decrease are not known.7 Alternative monoclonal antibody treatments are available.

- Potential reduction in neutralization by some Emergency Use Authorization (EUA) monoclonal antibody treatments

Variant of Concern

A variant with evidence of increased transmissibility, more severe disease (e.g., increased hospitalizations or deaths), significant reduction in neutralisation by antibodies generated during previous infection or vaccination, decreased effectiveness of treatments or vaccines, or diagnostic detection failures.

Possible attributes of a variant of concern:
In addition to the possible attributes of a variant of interest

- Evidence of an impact on diagnostics, treatments, or vaccines
- Interference with diagnostic test targets is common.
- Evidence of significantly reduced susceptibility to one or more types of therapies
- Evidence of significantly reduced neutralisation by antibodies generated during previous infection or vaccination
- Evidence of reduced vaccine-induced protection from severe disease
- Evidence of increased transmissibility
- Evidence of increased disease severity

The following are current variants of concern in the United States that are being closely monitored and characterised. When a new variant of concern is discovered, this table will be updated.

WHO Label	Pango Lineage	Earliest Documented Samples	Date of Designation
Alpha	B.1.1.7	United Kingdom, Sept -2020	18-Dec-2020
Beta	B.1.351	South Africa, May-2020	18-Dec-2020
Gamma	P.1	Brazil, Nov-2020	11-Jan-2021
Delta	B.1.617.2	India, Oct-2020	VOI: 4-Apr-2021 VOC: 11-May-2021
Omicron	B.1.1.529	Multiple Countries, Nov-2021	VUM: 24-Nov-2021 VOC: 26-Nov-2021

WHO Label: Alpha

Pango Lineage: B.1.1.7

First Identified: United Kingdom

Attributes:

- ~50% increased transmission
- Potential increased severity based on hospitalizations and case fatality rates
- No impact on susceptibility to EUA monoclonal antibody treatments
- Minimal impact on neutralization by convalescent and post-vaccination sera

WHO Label: Beta

Pango Lineage(s): B.1.351, B.1.351.2, B.1.351.3

First Identified: South Africa

Attributes:

- ~50% increased transmission
- Significantly reduced susceptibility to the combination of bamlanivimab and etesevimab monoclonal antibody treatment,7 but other EUA monoclonal antibody treatments are available
- Reduced neutralization by convalescent and post-vaccination sera

WHO Label: Delta

Pango Lineage: B.1.617.2, AY.1, AY.2, AY.3

First Identified: India

Attributes:

- Increased transmissibility
- Potential reduction in neutralization by some EUA monoclonal antibody treatments
- Potential reduction in neutralization by post-vaccination sera

WHO Label: Gamma

Pango Lineage(s): P.1, P.1.1, P.1.2

First Identified: Japan/Brazil

Attributes:

- Significantly reduced susceptibility to the combination of bamlanivimab and etesevimab monoclonal antibody treatment, but other EUA monoclonal antibody treatments are available

- Reduced neutralization by convalescent and post-vaccination sera

Variant of High Consequence

A variant of high consequence has clear evidence that prevention measures or medical countermeasures (MCMs) have significantly reduced effectiveness relative to previously circulating variants.

Possible attributes of a variant of high consequence: In addition to the possible attributes of a variant of concern

- Influence on Medical Countermeasures (MCM)
- Evidence of a significant reduction in vaccine effectiveness
- A disproportionately high number of vaccine breakthrough cases, or very low vaccine-induced protection against severe disease
- Significantly reduced susceptibility to multiple Emergency Use Authorization (EUA) or approved therapeutics
- Severe clinical disease and higher hospitalizations

A high-impact variant would necessitate notification to WHO under the International Health Regulations, reporting to the CDC, the announcement of prevention or containment strategies, and recommendations to update treatments and vaccines. There are currently no SARS-CoV-2 variants that are of high consequence.

Methodology

Using Biopython via Google Colab with nglview being used to visualise the 3-dimentional structure of the viral genome.

(https://colab.research.google.com/drive/12cJA6XOiQumMts-72K6Et2Lzjjq9d1bV?usp=sharing).

Fasta files for two different strains (NCBI Reference Sequence: NC_045512.2 and Sequence MN908947.3) of the genome were used along with PDB files for the different strains that helped in visualising the 3-dimentional protein structure for the two chosen strains.

Results

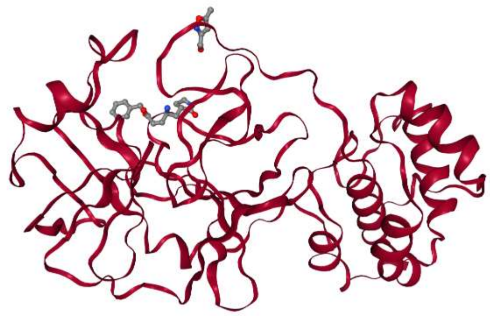

Figure 3: Protein coded by the genome of the chosen sequence

The above images are the results obtained from the code applied to the genome of severe acute respiratory syndrome coronavirus 2 isolate Wuhan-Hu-1 (NCBI Reference Sequence: NC_045512.2).

Discussion

SARS-CoV-2, like all viruses, accumulates mutations – changes in its genetic code – over time as it replicates. On average, a genome from a virus collected in October 2020 has around 20 mutations compared to the first strain sequenced in January 2020 (Wuhan-Hu-1); the virus evolves at a rate of ∼1.1 × 10-3 substitutions per site per year (corresponding to one substitution every ∼11 days) (WHO).

The ability to solve the structures of proteins in SARS-CoV-2 is critical for vaccine and drug development. The discovery of the structure of the S protein led to the proper use of viral epitopes for vaccination across multiple platforms. Similarly, determining the structure of essential proteins can lead to more effective structure-based drug design.

While the majority of protein structures have been solved, some accessory, structural, and non-structural protein structures remain unsolved. This is likely to be the international scientific community's focus in the future. Not only does solving structure aid in structure-based drug design, but it also aids in determining the function of the protein. If the protein's structure is homologous to an already known protein, the function can be predicted.

Unknown functions exist for a number of non-structural proteins, accessory proteins, and even some structural proteins. It makes sense to investigate the function of these proteins using reverse genetics and protein-protein interactions.

The strain of the virus chosen showed that the genome of the virus was made up of 29903 nucleotides with the nucleotides coding for 9967 amino acids and the protein is made up of two chains, the A and the C chain while other strains such as the MN908947.3 has only 1 chain of protein.

Conclusion

The novel corona virus crossed the species barrier and infected humans at an alarming rate via respiratory aerosols and direct human contact, with its R0 ranging from 2-3.

Pathogen emergence has been common in this century – climatic changes, industrial revolutions, urbanisation, explorations, exploitation of nature, and globalisation are just a few of the factors that have aided pathogen emergence and transmission. With the zootonic reservoir expanding and travel across the globe becoming more convenient, the concept of endemic zone is eroding, making the human race more vulnerable to pathogen infections and their mutating variants, not to mention testing the scientific community's resilience!

The genome of the virus varies with the mutations. The study showed that as a result of mutations in the viral genome, the proteins coded by the genome vary having one or two chains of protein, however, the number of Amino Acids coded by the genome remains the same - 9967 amino acids; resulting from an almost same number of nucleotides - 29903 nucleotides for both sequences.

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Political Leadership in India

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Abstract - In this paper I have selected Twenty three Indian political leader and his political party and also and understand his work for nation and party. I also written this paper by scientific methods In social science.

Key words - Political leader, political party, socio-political work

- **Introduction -**

Leader is the Commander of his team. leadership is the ability to bulild up confidence and of our group of people and to create an urge in them to be led to be a successful leader a manager must possess the qualities of foresight drive, initiative, self confidence and personal integrity, Different situations may demand an individual and group of individuals to influence and guide followers or other member of an Organizations and political parties, present Research paper, showed the Indian most successful and power leader and his political parties, and worked for his nation and society.

- **Objectives of the study** - To study the life bio data of political leader and his party work, and also observe the Work for Nation through his leadership.

- **Need of the study –**

"Politics, power and leadership are interdependent and interrelated for human being"(1) Leaders are found and required in most aspects of society. from business to politics to region to Community based organization. Leadership involves making sound and sometimes difficult decisions and creation and articulating a clear an Vision establishing achievable goals and providing followers with the knowledge and tools necessary to achieve those goals.

This research paper described and showed the remarkable work of every political leader of India for his party and nation, every leadership Controls human energy in pursuit of some common cause, it also "controls the party funds and the channels of communication"(2) at that time we must study and need the study of leadership.

- **Research Hypothesis -**

1) All political leaders incoming from different political party and different state. all political leaders are most experience in the work of leadership.

(2) All political leaders are most experience in the field of politics and the socio-political Works

- **Research methodology -**

The main purpose of this Research paper is to studay the Indian leadership and his party. The study is based on secondary data for the studay we gather information from Various websites I have collect information through print media like different Books and also Descriptive evaluative and Analytical research methodology used for this studay.

- **Analysis -**

1) Motilal Nehru -

Motilal Nehru was an Indian politician belonging to the Indian National Congress he also served as the Congress president twice 1919-1920 and 1928-1929. He was a patriarch of the Nehru-Gandhi family and the father of Jawaharlat Nehru the first prime minister of India, motilal nehru in full pandit motilal Nehru (born may 6, 1861 Delhi, and died feb-6, 1931 Lucknow), a leader of the Indian, independence Movement and Co-founder of the Swaraj party.

2) Sardar Vallabhbhai Patel -

Sardar Vallabhbhai Patel was the first deputy prime minister of India from 1947 to 1950 He was a barrister and senior leader of the Indian National Congress, who played a leading role in the country's struggle for Independence. He was one of the Conservative member of the Indian National Congress He acted as Home minister during the political.

integration of india and the indo-pakistan war of 1947. His commitment to national integration into national integration in the newly independent country. He was born 31 oct 1875 and died 15 December 1950).

3) Dr. B. R Ambedkar -

Bhimrao Ramji Ambedkar (Born 14 April 1891 and Died 6 December 1956) was an Indian jurist economist and social reformer who fought economic and social discrimination against the untouchables in Indias Hindu Jouety, and who Iater renounced Hinduism and inspired the dalit Buddhist movement. Ambedkar served as chairman of the drafting Committee of Constitution of India and minister of Law and justice in The first Cabinet of Jawaharlal Nehru from 1947 to 1951). He become involved in campaigning and negotiations for india's independence publishing journals advocating political rights and social freedom for Dalitis. He founder member of Independent Labour party and scheduled Casts federation and Republic party of India.

4) Jawaharlal Nehru -

Jawaharlal Nehru was an Indian anti-colonial nationalist, secular humanist, social-democrat-and author who was a central figure in India during the middle third of the 20th century, Nehru was a principal leader of the Indian nationalist movement in the 1930 and 1940s he served as the country prime minister for 17 years nehru promoted parliamentary democracy, secularism and Science and technology during the 1950. He is powerfully supporting India as a modern Nation. He is a member and strong and senior leader of Indian National Congress. Nehru was born 14 Nov, 1889 and Died 27 may 1964).

5) Indira Gandhi -

Indira Gandhi was an Indian politician and a Central figure of the Indian National Congress, and only female prime minister of India she was elected president of the Indian national Congress in 1959. She went to war with Pakistan in support of the independence movement to create Bangladesh. He also called state of emergency from 1975 to 1977. He also take strong Action to free Golden Temple (Operation Bluestar) In 1999 Indira gandhi was named" women of the millennium" and Time magazine declared as 100 powerful women who defined the last century, she was Born 19 Nov 1917 and died 31 oct 1984)

6) Atal Bihari Vajpayee -

Atal bihari vajpayee was an indian politician who served three terms as the prime minister of india vajpayee was one of the co-founder and a senior leader of the bharatiya janta party he was born 25 bec 1924 and died 16 aug 2018 he was a member of the RSS a hindu nabionalist volunteer organization.

7) Rajiv Gandhi -

Rajiv gandhi was an indian politician who served as the sixth prime minister of india 1984 to 1989 rajiv gandhi was the youngest prime minister at the age of 40 gandhi was politically powerful from nehru indira gandhi family, which had been associated with the indian national congress. As per his work he was award as a “Revolutionary Leader of modern india”

8) P.V. Narasimha Rao -

P.V.Narasimha Rao was an indian lawyer and politician who served as the 9th prime minister of india he is the first strong leader from South India he led an important role in administration and economic transformation he was the senior member of indian national congress as a prime minister he strongly supports the open mark policy to develop india he was born 28 june 1921 and died 23 bee 2004.

9) J. Jayalalitha -

J. Jayalalithaa was a indian politician and former chief minister of tamil nadu and also she was the general secretary of the all india anna dravida munnetra kazhagam (AIADMK).

10) Prakash Ambedkar -

Prakash ambedkar popularly known as balasaheb ambedkar is an indian politician, social activist, writer and lawyer he is the president of a political party called the vanchit bhujan aghadi he is a three-time member of parliament he was born 10 may 1954 and strongly support and procected the human right of dalit and adivicies” A Dravidian party whose cadre revered her as their “Amma (mother) and puratchi thalaivi (Revolutionary leader). She was born 24 february 1948 and died 5 december 2016.

11) Narendra Modi -

Narendra Damodardas Modi is an Indian politician as the 14th and current prime minister of india since 2014 modi was the chief minister of gujarat from 2001 to 2014 and is the member of parliament from varanasi, he is a member of bharatiya janata party and its nation democratic alliance he was born 17 sept 1950.

12) Mayawati-

Mayawati is an indian politician and social reformer, she has served four separate terms as chief minister of uttar pradesh she is national president of the bahujan samaj party (BSP) which focuses on a platform of social changes for bahujans more commonly known as other backward castes, scheduled castes and scheduled tribes she is born 15 jan 1956.

13) Mamata Banerjee -

Mamata Banerjee is an indian politician who is serving the ninth and current chief minister of the india state of west bengal since 2011 she was born 5 January 1955 she founded the all india trinamool congress (AITC or TMC) in 1998 after separating from the Indian national congress, she is also the first female minister of coal and minister of human resource development youth affairs and sports women and child development.

14) Sharad pawar -

Sharad pawar is an indian politician he has appointed as chief minister of Maharashtra on three times he has held the post of minister of defense and minister of agriculture in the government of india he is president of the national congress party (NCP) which he founded in 1999 after separating from indian national congress he is the chairperson of maha vikas aghadi he was born 12 december 1940.

15) Arvind Kejriwal -

Arvind kejriwal is an indian politician former bureaucrat and activist who is the current and 7th chief minister of delhi since february 2015 he is the national convener of aam aadmi party which won the 2015 delhi assembly election, in 2006 kejriwal was awarded the ramon magsaysay award for emergent leadership in recognition of his involvement parivartan whing right to information legislation in a campaign against government Corruption he was born 16 august 1968.

16) Ram Vilas Paswan -

Ram vilas paswan was an indian politician from bihar paswan was also the president of the lok janshakti party nine time he started his political career as member of samyukta socialist party and was elected to the bihar legislative assembly in 1969 he first entered the lok sabha in

1977 as a janata party member from hajipur constituency. he was born 5 july 1946 and died on 8 oct 2020.

17) Mufti Mohammad Sayeed -

Mufti Mohammad Sayeed was a politician from the indian state of jammu and kashmir he started his polltical leadership from the national conference led by G.M. Sadiq which later merged into the indian national congress eventually founding his own regional party peoples democratic party.

18) Farooq Abdullah -

Farooq Abdullah is an indian politician and chairman of jammu and kashmir national congress he has served as the chief minister of jammu and kashmir he was born on 5 december 1905.

19) Nitin Gadkari -

Nitin Gadkari was born on 27 may 1957 he is an indian politician from maharashtra, who is the current minister for road transport and highways. in the govern- ment of india, gadkari earlier served as the president of the bharatiya janata party (BJP) from 2009 to 2013 gadkari is closely associated with the Rashtriya swayamsevak sangh (RSS) which is headquartered in his home constituency of nagpur.

20) Smriti Irani -

Smriti Zubin Irani is an indian politician and a former television actress and producer. She is the ministers of women and child development in the union cabinet of india since janata party.

21) Sonia Gandhi -

Sonia Gandhi is an Indian politician she is the president of the indian national congress, she took over as the party leader in 1998 seven years after the assassination of rajiv gandhi her husband and a former prime minister of india.

22) Rahul Gandhi -

Rahul Gandhi is an indian politician and member of the indian parliament, representing the constituency of wayanad, kerala in the 17 lok sabha. a member the indian national congress, and also chairperson of the indian youth congress. He born 19 June 1970 New Delhi.

23) Mohandas Karamchand Gandhi -

Mohandas Karamchand Gandhi was an indian lawyer, anti colonial nationalist and political ethicist. Gandhi successfully complited campaign for India's independence from British rule, and to later inspire movements for clvil rights and freedom across the word he assuming leadership of the Indian National Congress, born 2 oct 1869 and Assassinated 30 January 1948.

- **Conclusion -**

All political leaders and his leadership style have developed the confidence of common people. These leaders providing direction implementing plans and motivation to people through his practical politics and party ideology. Therefore, this study also aims at finding the awareness of "Political Sociarization" of the people through political leaders and his party.

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શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વનો અભ્યાસ

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સારાંશ

પ્રસ્તુત અભ્યાસનો મુખ્ય હેતુ શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વનો અભ્યાસ કરવાનો હતો. આ સંશોધન સર્વેક્ષણ તેમજ સંખ્યાત્મક પ્રકારનું હતું. રાજકોટ શહેરના વર્ષ 2021ના શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓને વ્યાપ વિશ્વ તરીકે પસંદ કરવામાં આવ્યા હતા. જેમાથી 150ની સંખ્યા નમૂના રૂપે પસંદ કરવામાં આવી હતી. તેમજ તેમના વ્યક્તિત્વ પ્રકારને સંશોધક રચિત વ્યક્તિત્વ માપન સંશોધની દ્વારા ટકાવારી પ્રયુક્તિ વડે વર્ગીકૃત કરવામાં આવ્યા હતા.

૧.0 પ્રસ્તાવના

વિશ્વની બહોળી જનસંખ્યામાં ભાગ્યેજ કોઈ સમાન વ્યક્તિઓ જોવા મળે, ને દેખાવે સમાન હોય તો પણ તેઓ સ્વભાવે સમાન હોતા નથી. દરેક વ્યક્તિઓ એકબીજાથી અલગ પડે છે.અને એ અલગપણું તેનું અલગ અને આગવું વ્યક્તિત્વ બને છે. કોઈ દૂરથી ચાલ્યા આવતા વ્યક્તિની ચાલ માંત્રથી ઓળખી જવાય કે તે જે-તે ચોક્કસ વ્યક્તિ જ આવે છે. તો કોઈના સ્પર્શ માંત્રથી પણ, અજાણ્યા સ્પર્શની ઓળખ આપીએ છીએ. બાહ્યદેખાવ, કદ, રૂપ-રંગ, આકાર વ્યક્તિને એનો ચોક્કસ બાંધો આપે છે. જે બીજા કરતાં અલગ છે. અને એવુજ એમનો આંતરિક આકાર એટલે કે એમનો સ્વભાવ, એમનો ગમો-અણગમો, શોખ, વલણ, રુચિ, વિચારો, અને નિર્ણયો વગેરે, જે દરેક વ્યક્તિમાં અલગ-અલગ જોવા મળે છે. વ્યક્તિની ઊંચાઈ, વજન વગેરે માંપી શકાઈ છે. આવા વૈવિધ્ય જનસમુદાયમાં શું કોઈ વ્યક્તિનું વ્યક્તિત્વ માંપી કે આંકી શકાય ખરું? શું કોઈ વ્યક્તિને વ્યાખ્યાયિત કરી શકાય?

વ્યક્તિઓ જેને આધારે એકબીજાથી જુદા પડે છે. તે ખુબજ અગત્યના પાસાઓને ઓળખી કાઢવાનો સૌપ્રથમ પ્રયાસ ગોર્ડન ઓલપોર્ટે કર્યો હતો. ત્યારબાદ ઘણાં મનોવૈજ્ઞાનિકો જેવાં કે

સિગ્મન્ડ ફ્રોઈડ, આલ્ફ્રેડ એડલર, અબ્રાહમ મેસ્લો, કાર્લ રોજર્સ વગેરે મનોવૈજ્ઞાનિકોએ પણ સંશોધન અને અધ્યયન કરેલા.

જ્યારે મનોવિજ્ઞાનને શિક્ષણ ક્ષેત્રમાં વિચારવામાં આવે અને વ્યક્તિત્વ પ્રકારને વર્ગમાં અમલમાં લેવામાં આવે તેમજ, જો એક શિક્ષક મનોવિજ્ઞાન અને વ્યક્તિત્વનાં પ્રકારથી માહિતગાર હોય તો તે વર્ગખંડમાં એક અલગ વિશ્વ જોઈ શકે. આમ, વ્યક્તિત્વ અભ્યાસ ન માંત્ર શિક્ષણ પરંતુ અન્ય શાખાથી લઈ રોજિંદા જીવન માંટે એક ઉપયોગી બાબત બની જાય છે. પ્રસ્તુત સંશોધન અભ્યાસમાં સંશોધકે એક વ્યક્તિત્વ માંપન સંશોધનિકાનો ઉપયોગ કરીને બી.એડ્. કોલેજના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વનો અભ્યાસ હાથ ધર્યો હતો.

૨.0 અભ્યાસના હેતુઓ

પ્રસ્તુત સંશોધન અભ્યાસ પાછળના હેતુઓ આ પ્રમાંણે હતા.

૧. શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ જાણવા માંટે કાર્લ જુંગ અને મેયર્સ બ્રિગ્સ દ્વારા અપાયેલ વ્યક્તિત્વ પ્રકારોને આધારે વ્યક્તિત્વ માંપન કસોટીની સંરચના કરવી.

૨. શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વનો અભ્યાસ કરવો.

૩. શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ પર જાતિયતાની અસર જાણવી.

૪. શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ પર વૈવાહિક દરજ્જાની અસર જાણવી.

૩.0 અભ્યાસની ઉત્કલ્પનાઓ

પ્રસ્તુત અભ્યાસમાં સંશોધકે આ પ્રમાણેની સંશોધન અને શૂન્ય ઉત્કલ્પનાઓની રચના કરી હતી.

૧. પુરુષો પ્રશિક્ષણાર્થી અને સ્ત્રી પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ અભ્યાસના સરેરાશ આંકો વચ્ચે સાર્થક તફાવત હશે.

૨. વિવાહિત અને અવિવાહિત પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વના સરેરાશ પ્રાપ્તાંકો વચ્ચે સાર્થક તફાવત હશે.

શૂન્ય ઉત્કલ્પનાં

૧. પુરુષો પ્રશિક્ષણાર્થી અને સ્ત્રી પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ અભ્યાસના સરેરાશ આંકો વચ્ચે સાર્થક તફાવત નહિ હોય.

૨. વિવાહિત અને અવિવાહિત પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વના સરેરાશ પ્રાપ્તાંકો વચ્ચે સાર્થક તફાવત નહિ હોય.

૪.0 અભ્યાસમાં સમાંવિષ્ટ ચલો

પ્રસ્તુત અભ્યાસમાં સંશોધકે આ મુજબના ચલોનો સમાંવેશ કરવામાં આવ્યો હતો.

૧. સ્વતંત્ર ચલ

સ્વતંત્ર ચલ એક એવો ચલ છે કે, જેને સંશોધક અન્ય ચાલમાં ફેરફાર લાવવા માંટે લાગુ પાડે છે. પ્રસ્તુત સંશોધનમાં જાતિયતાની બે કક્ષાઓ (૧) પુરુષ (૨) સ્ત્રી તથા વૈવાહિક દરજ્જાની બે કક્ષાઓ (૧) વિવાહિત (૨) અવિવાહિત સ્વતંત્ર ચલ તરીકે સ્વીકારી હતી.

૨. પરતંત્ર ચલ

જે ચલ પર સ્વતંત્ર ચલની અસર શી થાય છે તે તપાસવામાં આવે છે તે અસર પામનાર ચલને પરતંત્ર ચલ કહે છે. પ્રસ્તુત અભ્યાસમાં શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓ અને વ્યક્તિત્વનો પરતંત્ર ચલ તરીકે સ્વીકાર કર્યો હતો.

૫.0 પદોની વ્યવહારુ વ્યાખ્યા

આ સંશોધનમાં જે ચલો કે પદોનો સમાંવેશ કરવામાં આવ્યો હતો, તેની વ્યાવહારિક વ્યાખ્યાઓ આ મુજબ છે.

વ્યક્તિત્વ. વ્યક્તિત્વ એટલે વ્યક્તિનો સ્થિત સ્વભાવ, જે તેમના અંદરનું અને બહારનું વિશ્વ જોવાનું વલણ, તેમાથી વિચારો મેળવાની અને તે વિચારો પર પ્રક્રિયા કરવાની રીત, તેમજ પ્રક્રિયા આધારિત નિર્ણયો લઈ પ્રતિક્રિયા કરવાની રીત છે. જે આકસ્મિક કે રોજીંદી પરિસ્થિતીઓમા સમાન અને કાયમી રહે છે. પ્રસ્તુત સંશોધનમાં વ્યક્તિત્વનું વર્ગીકરણ આ રીતે કરવામાં આવ્યું હતું.

૧. અંતર્મુખી ૨. બહિર્મુખી ૩. સંવેદનશીલ ૪. અંતઃસ્કુરણા ૫. વૈચારિક ૬. ભાવાત્મક ૭. નિર્ણયાત્મક અને ૮. ઇંદ્રિયગમ્ય. એમ કુલ આઠ પ્રકારમાં વિભાજિત હતા.

વૈવાહિક દરજ્જો. માહિતી એકત્રીકરણ સમયે લગ્ન થયેલા હશે તે તાલીમાર્થીને વિવાહિત તરીકે લેવામા આવશે તેમજ માહિતી એકત્રીકરણ સમયે લગ્ન થયેલા નહિ હોય તે તાલીમાર્થીને અવિવાહિત તરીકે લેવામા આવશે

શિક્ષણવિદ્યાશાખાના પ્રશિક્ષણાર્થીઓ. શિક્ષકના વ્યવસાય માટે તૈયાર કરાતા બી.એડ્ તેમજ એમ.એડ્. કોલેજમા તાલીમ લેતા પ્રશિક્ષણાર્થીઓ એટલે શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓ.

૬.0 અભ્યાસનું મહત્વ

શૈક્ષણિક સંશોધનને કારણે શિક્ષણમાં આમૂલ ક્રાંતિ આવતી જાય છે. પ્રત્યેક સંશોધન કોઈને કોઈ હેતુ પાર પાડવા માટે હાથ ધરવામાં આવે છે. જે તેના હેતુનાં સંદર્ભમાં દરેક સંશોધન અનોખુ મહત્વ ધરાવે છે.

પ્રસ્તુત સંશોધનનું મહત્વ નીચે મુજબ આંકી શકાય.

૧. શિક્ષણ વિદ્યાશાખાના તાલીમાંર્થીઓના વ્યક્તિત્વ અભ્યાસની કસોટી તૈયાર થશે.

૨. શિક્ષણ વિદ્યાશાખાના તાલીમાંર્થીઓના વ્યક્તિત્વ માંપન થશે. જે પરથી તાલીમ કાર્યક્રમમાં અભ્યાસક્રમમાં સુધારો સૂચવી શકશે.

૩. શિક્ષણ વિદ્યાશાખાના તાલીમાંર્થીઓના વ્યક્તિત્વના અભ્યાસ દ્વારા અધ્યાપકોને જરૂરી માર્ગદર્શન મળી રહશે, જેથી તાલીમની અસરકારકતા વધશે.

૭.0 સંશોધનનું ક્ષેત્ર

પ્રસ્તુત અભ્યાસમાં સંશોધક દ્વારા વ્યક્તિત્વ અભ્યાસ માટે વ્યક્તિત્વ માપન સંશોધનોનીની સંરચના કરવામાં આવી હતી જે બી.એડ્.ના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ અભ્યાસ માટે રચવામાં આવેલી હતી. માટે પ્રસ્તુત સંશોધન નુ ક્ષેત્ર મનોવિજ્ઞાન ક્ષેત્રને સ્પર્શે છે.

૮.0 સંશોધન પ્રકાર

પ્રસ્તુત સંશોધન અભ્યાસમાં બી.એડ્. કોલેજના પ્રશિક્ષણાર્થીઓને વ્યક્તિત્વના સોળ પાસાઓના સંદર્ભમાં સમજવાનો પ્રયાસ કરવામાં આવ્યો હોવાથી આ સંશોધન વ્યવહારિક સંશોધન હતું. વળી, આ સંશોધનમાં વ્યક્તિત્વ માંપન સંશોધનિકા પર નામુનાના પાત્રોએ જે પ્રતિચાર

આપ્યા હતા, તેમનું ગુણાંકન સંખ્યાત્મક સ્વરૂપે કરવામાં આવ્યુ હતું. આથી આ સંશોધનને સંખ્યાત્મક સંશોધન તરીકે ઘટાવી શકાય.

૯.૦ વ્યાપવિશ્વ.

વ્યાપવિશ્વ એટલે સંશોધનનો નમૂનો જે સમૂહમાંથી પસંદ કરવામાં આવે છે. તે પાત્રોનો મૂળભૂત સમૂહ.

પ્રસ્તુત અભ્યાસમાં રાજકોટ શહેરનાં વર્ષ ૨૦૨૧નાં શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓને વ્યાપવિશ્વ તરીકે પસંદ કરવામાં આવ્યા હતા.

૧૦.૦ નમૂના પસંદગી.

અભ્યાસમાં હેતુઓને અનુરૂપ સમગ્ર વ્યાપવિશ્વમાંથી નાના પ્રતિનિધિ ભાગને પસંદ કરવાની ક્રિયાને નમૂના પસંદગી કહે છે.

પ્રસ્તુત અભ્યાસમાં વ્યાપવિશ્વમાંથી સહહેતુક રીતે નમૂનો પસંદ કરવામાં આવ્યો હતો. જેમાં આશરે 150ની સંખ્યા નમૂનારૂપ પસંદ કરવામાં આવી હતી.

૧૧.૦ સંશોધન પદ્ધતિ:-

સંશોધનની મુખ્યત્વે નીચે મુજબની પધ્ધતિઓ છે.

૧. ઐતિહાસિક સંશોધન પધ્ધતિ

૨. વર્ણનાત્મક સંશોધન પધ્ધતિ

૩. પ્રાયોગિક સંશોધન પધ્ધતિ

પ્રસ્તુત સંશોધનનો હેતુ શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વનો અભ્યાસ કરવાનો છે. એ દ્રષ્ટિએ સંશોધક વર્ણનાત્મક સંશોધન પધ્ધતિ પસંદ કરશે. જેમાની સર્વેક્ષણ પધ્ધતિનો ઉપયોગ કરવામાં આવ્યો હતો.

૧૨.૦ ઉપકરણ.

પ્રસ્તુત સંશોધનમાં શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓના વ્યક્તિત્વ અભ્યાસ માટે વ્યક્તિત્વ અભ્યાસ કસોટીની રચના કરવાંમાં આવી હતી.

૧૩.0 સંશોધનની ક્ષેત્રમર્યાદા

કોઈપણ વિષયનો અભ્યાસ હાથ ધરનાર સંશોધકને સમસ્યા બાબતે કેટલીક મર્યાદાઓ હોય છે. આથી સંશોધનનું કાર્ય કરતો સંશોધક પણ પોતાની મર્યાદામાં રહીને અભ્યાસ હાથ ધરતો હોય છે. પ્રસ્તુત સંશોધનની મર્યાદાઓ નીચે મુજબ હતી.

૧. પ્રસ્તુત અભ્યાસમાં માત્ર રાજકોટ શહેરનાં શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓને જ સમાવવામા કરવામાં આવ્યો હતો.

૨. પ્રસ્તુત અભ્યાસમાં શૈક્ષણિક વર્ષ ૨૦૧૯-૨૦૨૧માં અભ્યાસ કરતાં શિક્ષણ વિદ્યાશાખાના તાલીમાંર્થીઓને જ સમાવવામાં આવ્યા હતા.

૧૪.0 માહિતીનું એકત્રીકરણ:-

પ્રયોજકે પ્રસ્તુત અભ્યાસનાં હેતુઓ અનુસાર રાજકોટ શહેરની કોલેજોના શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓ પાસેથી વ્યક્તિત્વ અભ્યાસ કસોટી વડે માહિતી એકત્ર કરવામાં આવી હતી. સંશોધન હેતુથી શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓ પરિચિત કરવામા આવ્યા હતા. Google Form દ્વારા ઓનલાઇન વ્યક્તિત્વ માપન સંશોધિનીના પ્રતીચારો મેળવવામા આવ્યા હતા.

૧૫.0 પ્રાપ્ત માહિતી

પ્રસ્તુત સંશોધન અભ્યાસ માટે સંશોધકે નમૂનાના 257 પાત્રોનો સમાવેશ કર્યો હતો. જેમા અનુદાનિત બી.એડ્ કોલેજના કુલ તેમજ સ્વ-નિર્ભર બી.એડ્ કોલેજના કુલ તાલીમાર્થીઓનો સમાવેશ કરવામા આવ્યો હતો. જાતિયતાની દ્રષ્ટિ એ જોઈએ તો નમુનામા કુમારોની સંખ્યા ૫૬, જ્યારે કન્યાઓની સંખ્યા 201 હતી. આમ કુલ 257 પાત્રો પાસેથી માહિતી મેળવવામા આવી હતી.

૧૬.0 માહિતી પૃથક્કરણની પ્રવિધિ

પ્રસ્તુત સંશોધનમા શિક્ષણ વિદ્યાશાખાના પ્રશિક્ષણાર્થીઓ પાસેથી સંશોધકને માહિતી પ્રતિચારના રૂપમા મળી હતી. આ માહિતીનું યોગ્ય અર્થઘટન કરવા માટે કોઈ ચોક્કસ તારણ પર આવવુ પડે. તેથી પ્રત્યેક વિધાનના પ્રતિચાર આપવા માટેની બે કક્ષાઓ હતી, જે વિકલ્પ સ્વરૂપમા હતી. આ બંને કક્ષામા મળેલા પ્રતિચારોને વ્યક્તિત્વના 16 કોડમા રૂપાંતરિત કરવામા આવ્યા હતા. જેના આધારે માહિતીનું પૃથક્કરણ કરવામા આવ્યુ હતુ.

૧૭.0 માહિતીનું અર્થઘટન અને પૃથક્કરણ

પ્રયોજકે નમૂનામા અભ્યાસ કરતાં શિક્ષણ વિદ્યાશાખાના તાલીમાર્થીઓમા વ્યક્તિત્વની દૃષ્ટિએ તફાવત છે કે નહી તે ચકાસવા માટે જાતીયતા અને વિવાહિત સ્થિતિ અનુસાર પૃથક્કરણ કરવામા આવ્યું છે. તેની રજૂઆત હવે પછી ક્રમિક રીતે ઉત્કલ્પના અનુસાર કરેલ છે.

ઉત્કલ્પના-૧ "પુરુષ અને સ્ત્રી તાલીમાર્થીઓના વ્યક્તિત્વ અભ્યાસના સરેરાશ આંકો વચ્ચે સાર્થક તફાવત નહી હોય."

સારણી-૪.૨

જાતીયતા અનુસાર વ્યક્તિત્વ

ક્રમ	વ્યક્તિત્વ	કોડ	પુરુષ		સ્ત્રી		કુલ
			સંખ્યા	ટકાવારી	સંખ્યા	ટકાવારી	
૧	બહિર્મુખી	E	૪૩	૨૪	૧૪૨	૭૬	૧૮૫
૨	અંતરમુખી	I	૯	૨૬	૨૬	૭૪	૩૫
	સમાન		૪	૧૧	૩૩	૮૯	૩૭
કુલ			૫૬	૨૨	૨૦૧	૭૮	૨૫૭
૩	સંવેદન	S	૪૭	૨૧	૧૭૩	૭૯	૨૨૦
૪	અંતઃસ્ફૂરણા	N	૪	૨૪	૧૩	૭૬	૧૭
	સમાન		૫	૨૫	૧૫	૭૫	૨૦
કુલ			૫૬	૨૨	૨૦૧	૭૮	૨૫૭
૫	વૈચારિક	T	૨૬	૩૨	૫૬	૬૮	૮૨
૬	ભાવાત્મક	F	૨૧	૧૪	૧૨૫	૮૬	૧૪૬
	સમાન		૯	૩૧	૨૦	૬૯	૨૯

કુલ			૫૬	૨૨	૨૦૧	૭૮	૨૫૭
૭	નિર્ણયાત્મક	J	૩૧	૨૨	૧૧૩	૭૮	૧૪૪
૮	ઈન્દ્રિયગમ્ય	P	૨૦	૨૪	૬૫	૭૬	૮૫
	સમાન		૫	૧૮	૨૩	૮૨	૨૮
કુલ			૫૬	૨૨	૨૦૧	૭૮	૨૫૭

અર્થઘટન :

અહીં કુલ આઠ પ્રકારના વ્યક્તિત્વના પ્રકાર E(બહિર્મુખી), I(અંતરમુખી), S(સંવેદન), N(અંતઃસ્ફૂરણા), T(વૈચારિક), F(ભાવાત્મક), J(નિર્ણયાત્મક) અને P(ઈન્દ્રિયગમ્ય) વ્યક્તિત્વના પ્રકારને જાતીયતા અનુસાર કેટલા ટકા પુરુષ અને કેટલા ટકા સ્ત્રીઓ કયા વ્યક્તિત્વનો પ્રકાર ધરાવે છે. જેની માહિતી ઉપરોક્ત કોષ્ટકમા દર્શાવેલ છે.

સોથી વધુ પુરુષ અને સૌથી વધુ સ્ત્રીઓ સંવેદન વ્યક્તિત્વ ધરાવે છે. જયારે સૌથી ઓછા પુરુષો અને સૌથી ઓછી સ્ત્રીઓ અંતઃસ્ફૂરણા વ્યક્તિત્વ ધરાવે છે. જયારે સમાન વ્યક્તિત્વ પુરુષોમા સૌથી વધુ વૈચારિક અને ભાવાત્મક વ્યક્તિત્વમા છે. અને સ્ત્રીઓમા સમાન વ્યક્તિત્વ સૌથી વધુ બહિર્મુખી અને અંતરમુખી વ્યક્તિત્વમા છે.

આ ઉપરથી કહી શકાય કે પુરુષો અને સ્ત્રી તાલીમાર્થીઓમા વ્યક્તિત્વના સંદર્ભમા સાર્થક તફાવત છે.

ઉત્કલ્પના-૨ "વિવાહિત અને અવિવાહિત તાલીમાર્થીઓના વ્યક્તિત્વ અભ્યાસના સરેરાશ આંકો વચ્ચે સાર્થક તફાવત નહી હોય."

સારણી-૪.૩

વિવાહિત સ્થિતિ અનુસાર વ્યક્તિત્વ

ક્રમ	વ્યક્તિત્વ	કોડ	વિવાહિત		અવિવાહિત		કુલ
			સંખ્યા	ટકાવારી	સંખ્યા	ટકાવારી	
૧	બહિર્મુખી	E	૧૮	૧૦	૧૬૭	૯૦	૧૮૫
૨	અંતરમુખી	I	૫	૧૪	૩૦	૮૬	૩૫
	સમાન		૨	૫	૩૫	૯૫	૩૭
કુલ			૨૫	૧૦	૨૩૨	૯૦	૨૫૭
૩	સંવેદન	S	૨૧	૧૦	૧૯૯	૯૦	૨૨૦
૪	અંતઃસ્ફૂરણા	N	૧	૬	૧૬	૯૪	૧૭
	સમાન		૩	૧૫	૧૭	૮૫	૨૦
કુલ			૨૫	૧૦	૨૩૨	૯૦	૨૫૭
૫	વૈચારિક	T	૭	૯	૭૫	૯૧	૮૨
૬	ભાવાત્મક	F	૧૫	૧૦	૧૩૧	૯૦	૧૪૬
	સમાન		૩	૧૦	૨૬	૯૦	૨૯
કુલ			૨૫	૧૦	૨૩૨	૯૦	૨૫૭
૭	નિર્ણયાત્મક	J	૧૩	૯	૧૩૧	૯૧	૧૪૪
૮	ઈન્દ્રિયગમ્ય	P	૧૨	૧૪	૭૩	૮૬	૮૫
	સમાન		૦	૦	૨૮	૧૦૦	૨૮
કુલ			૨૫	૧૦	૨૩૨	૯૦	૨૫૭

અર્થઘટન :

અહીં કુલ આઠ પ્રકારના વ્યક્તિત્વના પ્રકાર E(બહિર્મુખી), I(અંતરમુખી), S(સંવેદન), N(અંતઃસ્ફૂરણા), T(વૈચારિક), F(ભાવાત્મક), J(નિર્ણયાત્મક) અને P(ઈન્દ્રિયગમ્ય) વ્યક્તિત્વના પ્રકારને વૈવાહિક સ્થિતિ અનુસાર કેટલા ટકા વિવાહિત અને કેટલા ટકા અવિવાહિત કયા વ્યક્તિત્વનો પ્રકાર ધરાવે છે. જેની માહિતી ઉપરોક્ત કોષ્ટકમા દર્શાવેલ છે.

સોથી વધુ વિવાહિત અને સૌથી વધુ અવિવાહિત સંવેદન વ્યક્તિત્વ ધરાવે છે. જયારે સૌથી ઓછા વિવાહિત અને સૌથી ઓછા અવિવાહિત અંતઃસ્ફૂરણા વ્યક્તિત્વ ધરાવે છે. જયારે સમાન વ્યક્તિત્વ વિવાહિતમા સૌથી વધુ વૈચારિક અને ભાવાત્મક તેમજ સંવેદન અને અંતઃસ્ફૂરણા વ્યક્તિત્વમા છે. અને અવિવાહિતમા સમાન વ્યક્તિત્વ સૌથી વધુ બહિર્મુખી અને અંતરમુખી વ્યક્તિત્વમા છે. તેમજ નિર્ણાયક અને ઈન્દ્રિયગમ્ય વ્યક્તિત્વમા એક પણ વિવાહિત સમાન વ્યક્તિત્વ ધરાવતા નહોતા.

આ ઉપરથી કહી શકાય કે વિવાહિત અને અવિવાહિત તાલીમાર્થીઓમા વ્યક્તિત્વના સંદર્ભમા સાર્થક તફાવત નથી. જે છે તે નહીવત અને આકસ્મિક તફાવત છે.

૧૭.0 અભ્યાસના તારણો

1. કોઈપણ પ્રકારના વ્યક્તિત્વમાં 'સમાન વ્યક્તિત્વ ન ધરાવનારા' (એક તરફી વ્યકતીત્વ ધરાવનારા) કુલ 158 માથી પુરુષોની સંખ્યા 39 અને સ્ત્રીઓની સંખ્યા 119 જોવા મળી હતી.
2. વ્યક્તિવ પ્રકારમાં ESTJ (બહિર્મુખી, સંવેદનશીલ, વૈચારિક અને નિર્ણાયક) વ્યક્તિત્વ કુલ 32 પ્રશિક્ષણાર્થીઓ એ પસંદ કર્યું હતું જેમાં 34.38% પુરુષ અને 65.63% સ્ત્રી પ્રશિક્ષણાર્થીઓ હતા. જેમાં 2 વિવાહિત તેમજ 30 અવિવાહિત હતા.
3. વ્યક્તિત્વ પ્રકારોમાં સૌથી ઓછો વ્યકતીત્વ પ્રકાર ENTJ (બહિર્મુખી, અંતઃસ્કુરણા, વૌચારિક અને નિર્ણાયક) વ્યક્તિત્વ પ્રકાર માત્ર 2 જ પ્રશિક્ષણાર્થીઓ ને આવેલું જેમાં એક પુરુષ અને એક સ્ત્રી હતા અને તેઓ બને અવિવાહિત હતા.
4. 16 વ્યક્તિત્વ પ્રકારમાથી ENTP, INTJ અને INFJ એમ 3 વ્યક્તિત્વના પ્રકારોમાથી એકપણ પ્રકાર કોઈ પ્રશિક્ષણાર્થીઓનો પ્રકાર બનેલો ન હતો.

5. પુરુષ પ્રશિક્ષણાર્થીઓમાં સૌથી વધુ પુરુષો ESTJ (બહિર્મુખી, સંવેદનશીલ, વૈચારિક અને નિર્ણયાત્મક) વ્યક્તિત્વ પ્રકાર ધરાવનારા હતા.
6. સ્ત્રી પ્રશિક્ષણાર્થીઓમા સૌથી વધુ સ્ત્રીઓ ESFJ (બહિર્મુખી, સંવેદનશીલ, ભાવાત્મક અને નિર્ણયાત્મક) વ્યક્તિત્વ ધરાવનારા હતા.
7. વિવાહિત અને અવિવાહિત પ્રશિક્ષણાર્થીઓમા સૌથી વધુ ESFJ (બહિર્મુખી, સંવેદનશીલ, ભાવાત્મક અને નિર્ણયાત્મક) વ્યક્તિત્વ ધરાવનારા હતા.

૧૮.0 શૈક્ષણિક ફલિતાર્થો

૧.સારી કારકિર્દી સાથે સારું વ્યક્તિત્વ મહત્વનું હોવાથી, શિક્ષકો અને વિદ્યાર્થીઓ બંનેમાં વ્યક્તિત્વ સમજી એ અનુસાર કાર્ય થઈ શકે એ માટે વ્યક્તિત્વ ઓળખના વિવિધ કાર્યક્રમોનું આયોજન કરવું જોઈએ.

૨.વિદ્યાર્થીઓ પોતાના વ્યક્તિત્વના વિવિધ પાસાઓથી જાગ્રત થાય એ પ્રકારના આયોજનો અને કાર્યક્રમો કરી જરૂરી બદલાવ માટે પ્રેરવા.

3.EQ અને IQની સમજ આપતા કાર્યક્રમો યોજવા જોઈએ. તેમજ Personality development અને Communication skills પણ અમુક અંશે ઉપયોગી નીવડી શકે.

૪. શિક્ષકે જે તે ધોરણના પોતાના વિષયના અભ્યાસક્રમમાં રહેલા વિવિધ એકમોમાં રહેલા વ્યક્તિત્વને લગતા સારા નરસા પાસાઓને સમજી તેના લાંબા સમયે થનારા પરિણામોની સમજ આપવી જોઈએ.

૫. આ સંશોધન કોઈપણ પ્રકારના વ્યક્તિત્વને લગતા કર્યો યોજવા આધાર કે ઉદાહરણ તરીકે પસંદ કરી આયોજન કરી શકાઈ.

૬. વ્યક્તિત્વને લગતા કોઈ પણ ભાવિ સંશોધનો માટે આ સંશોધન કાર્ય ઉપયોગી નીવડી શકે.

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गांधीजी एवं शिक्षा

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गांधीजी एवं शिक्षा

आज देश ऐसे काल से गुजर रहा है और ऐसी कई समस्याओं का सामना कर रहा है जिनमें पुरानी मान्यताएं समाप्त हो रही हैं और नई मान्यतओं में भौतिक मूल्यों और अर्थ की प्रधानता है । नैतिक एवं अध्यात्मिक मूल्यों से लोगो का विश्वास उठता जा रहा है, तब ऐसे मार्ग को खोजना आवश्यक है जिन पर चलकर मनुष्य वास्तविक शांति प्राप्त कर सके और वह शिक्षा का मार्ग है ।

आज शिक्षा के क्षेत्र में घोर दुर्व्यवस्था फैली है, शिक्षा संस्थाओं में अशांति का वातावरण है, अध्ययन की प्रवृति समाप्त हो रही है । इन परिस्थितियों में गांधीजी के शिक्षा-दर्शन का विवेचन प्रस्तुत करना अधिक उपयुक हो गया है क्योंकि गांधीजी के दृष्टिकोण से शिक्षा के उद्देश्य और मूल्य ह्रास होते हुए मूल्योंको बचाने के लिए आज भी उतने ही साम्प्रत है ।

गांधीजी के दृष्टिकोण से शिक्षा केवल पुस्तकों और परीक्षाओं तक सीमित नहीं होनी चाहिए । शिक्षा पूरे जीवन और आत्मा के साक्षात्कार से जुड़ी होनी चाहिए । श्री कृष्ण कुमार त्रिवेदी कहते है कि "गांधीजी ने जीवनोपायोगी शिक्षा पर ही बल दिया उनके दृष्टिकोण से सेवा की भावना उत्पन्न करके समाज को उन्नत बनाना ही शिक्षा का उद्देश्य है ।"[1]

उस सन्दर्भ में देखें तो उनके प्रमुखतः उद्देश्य चरित्र निर्माण, शारीरिक विकास, जीविकोपार्जन, पूर्णता, वैयक्तिक और सामाजिक विकास, सांस्कृतिक विकास, राष्ट्रीय भावना, मानवतावाद की भावना, स्वाश्रयी होना, अध्यात्मिक विकास आदि हैं ।

चारित्र्य की शिक्षा

गांधीजी के अनुसार- "मैंने हृदय की संस्कृति या चरित्र निर्माण को सदा प्रथम स्थान दिया है । मैंने चरित्र-निर्माण को शिक्षा की उपुयक्त आधारशिला माना है । "
गांधीजी मानते थे कि बालकों को पढ़ना लिखना सिखाने से अधिक यह सिखाना चाहिए की उत्तम चरित्र क्या है और उसे अपने में कैसे उतरा जाय ? उन्हीं के शब्दों में कहे तो, मैं सैंकड़ों शिक्षकों से मिला हूँ, उन्होंने गहरे दुःख के साथ अपने अनुभव सुनाएं हैं । यदि शिक्षार्थियों की

नैतिकता चली गई तो सब कुछ गया समझिए ।[2] गांधीजी के इन वचनों से हमें यह ज्ञात हो जाता है कि गाँधीजी शिक्षा में चरित्र निर्माण को ज्यादा महत्त्व देते है जो आज के युग में दूसरे विषयों की तुलना में ज्यादा जरुरी भी है ।

चरित्र निर्माण विश्व की प्रेरक शक्तियों में सबसे विशाल शक्ति है । चारित्रिक विकास के बिना मानव का विकास होना संभव नहीं है । अतः शिक्षा ऐसी होनी चाहिए जो व्यक्तियों में सद्विचार पैदा कर सके तथा नैतिक एवं चारित्रिक गुणों का विकास कर सके ।

शारीरिक विकास की शिक्षा

शिक्षा इस प्रकार की होनी चाहिए जो बालको कों स्वस्थ तथा बलवान बना सके । बालकों के विभिन्न शारीरिक अंगो को स्वाभाविक रूप से विकसित होने का अवसर मिले । इसके लिए खेलकूद तथा व्यायाम आदि की व्यवस्था की जानी चाहिए तथा साथ ही बालकों को शरीर रक्षा तथा स्वास्थ्य के नियमों से परिचित कराया जाना चाहिए ।

गांधीजी ने शारीरिक शिक्षा को अपने बुनियादी शिक्षा कार्यक्रम में, व्यवहारिक क्रियाओं के माध्यम से और विभिन्न व्यायामों के द्वारा प्रदान करने पर बल दिया है । उनका कहना है : "पुष्ट शरीर उर्वर मेधा की आधार भूमि है । जिसके पोषण से शिक्षा का विशाल पेड़ अपने पूर्ण वैभव में पल्लवित एवं पुष्पित होता है ।"[3] इसलिए शारीरिक विकास के लिए शारीरिक शिक्षा भी आवश्यक है ।

जीविकोपार्जन शिक्षा

गांधीजी ने आत्मनिर्भरता और जीविकोपार्जन को शिक्षा का एक आवश्यक अंग माना है । शिक्षा को गांधीजी ने बेकारी निवारण का बीमा माना है । उन्होंने यहाँ इच्छा व्यक्त की है कि शिक्षा समाप्त करने के पश्चात् बालक एवं बालिकाएं आत्म-निर्भर बन सके । आपनी आजीविका चला सके । इसलिए गांधीजीने आत्मनिर्भरता के उद्देश्य का निर्धारण किया । इस सम्बन्ध में वे कहते हैं की "चौदह वर्ष की अवस्था में बालक को, जबकि वह अपनी सात वर्ष की शिक्षा पूर्ण कर लेता है, तब वह एक अर्थोपार्जन करनेवाले सदस्य के रूप में निकलना चाहिए ।[4]

गांधीजी का यह विचार कदापि नहीं है की प्रत्येक बालक जीविका कमाना शुरू कर दें । उनका प्रयोजन है कि बालक जब पढ़े तो वह अर्थोपार्जन करना भी सीखें और जब वह

अर्थोपार्जन करना चाहे तो उससे सिखने का कार्य भी करें । गांधीजी व्यक्ति को स्वावलंबी बनाने की साथ ही समाज को भी स्वावलंबी बनाना चाहते थे ।

सामाजिक एवं व्यक्तिगत विकास

गांधीजी सामाजिक विकास और व्यक्तिगत विकास को एकदूसरे का पूरक मानते है । वे ऐसा मानते थे कि बालक में समाज के प्रति अपने कर्तव्यों को निभाने की भावना उत्पन्न हो । उनका अभिमत है कि "मैं वैयक्तिक स्वातंत्र्य को महत्त्व को देता हूँ, परन्तु आप यह न भूले मनुष्य मुख्य रूप से सामाजिक प्राणी है ।" गांधीजी सदैव स्वीकारते रहे कि वैयक्तिकता का विकास समाज में ही संभव है और संपूर्ण समाज का भला करना भी वैयक्तिक फर्ज है । सम्पूर्ण समाज की भलाई के लिए स्वेच्छा से सामाजिक नियंत्रण स्वीकार करने से व्यक्ति और समाज दोनों समृद्ध होते हैं ।[5]

इसलिए गांधीजी मानते है की शिक्षा ऐसी होनी चाहिए जिससे बालक में समाज के प्रति अपने कर्तव्यों को निभाने की भावना उत्पन्न हो ।

सांस्कृतिक विकास की शिक्षा

गांधीजी के अनुसार संस्कृति आत्मा का गुण है । उन्होंने कहा है कि " मैं शिक्षा के साहित्यिक पक्ष से अधिक महत्त्व उसके सांस्कृतिक पक्ष को देता हूँ । गांधीजीने भारतीय संस्कृति को अपनाने और उसके विकास करने पर बल दिया है । संस्कृति ही वह आधार है, जिसे तुम्हारे व्यवहार और आचरण के छोटे -छोटे कार्यों में उसका प्रदर्शन होना चाहिए । तुम कैसे बैठते हो, कैसे चलते हो, आदि क्रियाओं में संस्कृति का प्रदर्शन होना चाहिए । वे कहते थे कि हमें पश्चिम संस्कृति को छोड़कर सच्ची धर्मनीति से युक्त अपनी प्राचीन सभ्यता को अपनाना चाहिए । इसी संस्कृति को ही गांधीजी ने मानव जाती की अर्जित पूंजी जिसे एक पीढ़ी दूसरी आनेवाली पीढ़ी को सौंपती है । अतः इसे सुरक्षित करने का प्रयास प्रत्येक देशवासियों को करना चाहिए ।

स्त्री शिक्षा

मनु ने कहा है - जहाँ स्त्रियों का आदर होता है । वहाँ देवता प्रसन्न रहते है और जहाँ उनका आदर नहीं होता वहाँ सारे कार्य और प्रयत्न निष्फल हो जाते हैं ।"

स्त्रियों की स्थिति में सुधार के लिए मात्र उपाय शिक्षा है । शिक्षा से ही उनमें आत्मविश्वास उत्पन्न होगा और वे स्वयं अपनी सहायता कर सकेंगी । गाँधीजी ने कहा कि

"स्त्रियों को उपयुक्त शिक्षा मिलनी चाहिए, यह में मानता हूँ । लेकिन इसके ही मैं मानता हूँ कि पुरुष की नक़ल करके या उसके साथ स्पर्धा करके स्त्री दुनिया को अपनी कोई खास देन नहीं दे सकेगी । वह पुरुष के साथ दौड़ तो सकेगी, लेकिन पुरुष की नक़ल करने से वह उस ऊंचाई तक नहीं पहुँच पायेगी जहाँ पहुँचने की उसमें "शक्ति" है । स्त्री को तो पुरुष की सहायक या पूरक बनना चाहिये, जो काम पुरुष न कर उसे करना चाहिए ।"[6]

इनके अलावा पूर्णता की शिक्षा, राष्ट्रीय भावना, मानवतावाद की भावना, स्वाश्रयी होना, नैतिकता का विकास, अध्यात्मिक विकास आदि शिक्षा को भी गांधीजी ने महत्त्व दिया है ।

गांधीजी ने बताई हुई विभिन्न शिक्षाओं को ध्यान में रखते हुए हम सब कार्य करना का प्रयास करें तो ही उनके उद्‌देश्यों की पूर्ति हो सकती है । इस प्रकार की शिक्षाओं से व्यक्तिगत और सामाजिक कल्याण होगा और देश का उत्कर्ष होगा ।

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માનવનું પ્રથમ રહેઠાણઃ ગૂફાઓ

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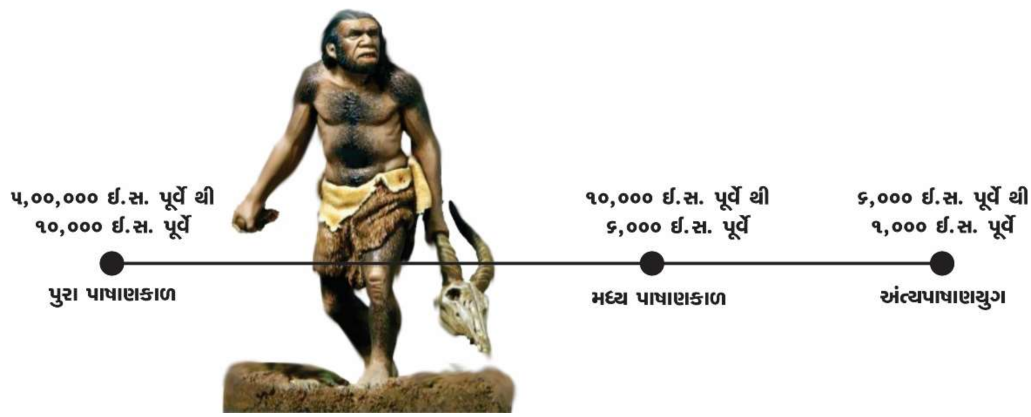
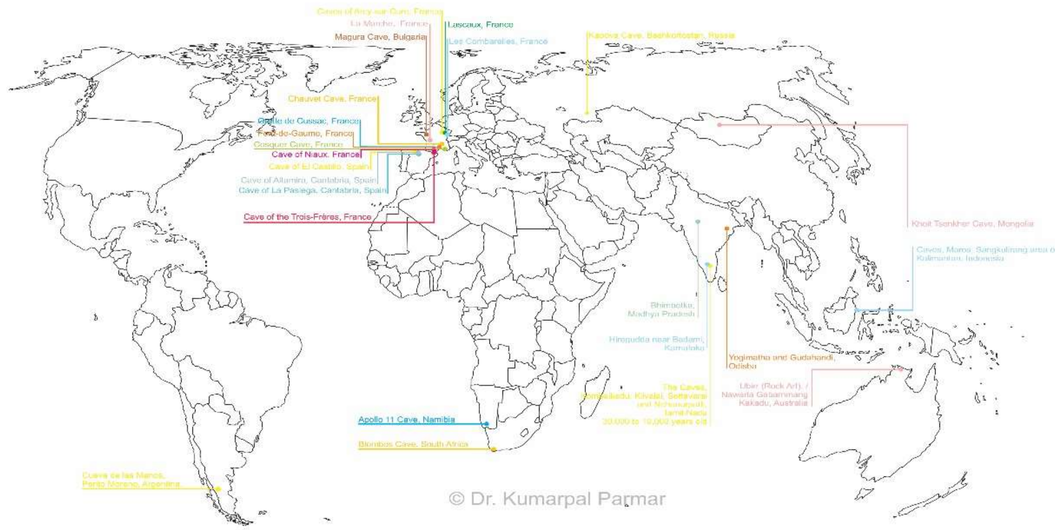
આપણે જાણીએ છીએ કે માનવીની ઉત્પત્તિ થઈ તે વખતે તે ભટકતું જીવન જીવતો હતો. પાષાણના ઓજારો અને હથીયારો વાપરતો અને શિકાર કરીને જીવન જીવતો. આમ પાષાણના ઓજારોને આધારે ઈતિહાસના પન્ને આદીમાનવોની ક્રિયાઓને આધારે તેને ત્રણ યુગોમાં વિભાજીત કરવામાં આવ્યો છે.



રહેઠાણના અનુસંધાનમાં જોઈએ તો એવું માની શકાય કે, તેણે રહેઠાણ માટેની પ્રથમ પસંદગી ગૂફાઓની કરી હશે. મારુ માનવુ એવું છે કે માનવ અન્ય પ્રાણીઓને જોઈને ગૂફાઓમાં રહેતા શીખ્યો હશે. બીજું, માનવ પ્રાણીઓ કરતા વધુ બુદ્ધિશાળી હોઈ તેને રહેઠાણની પસંદગી પર પોતાની બુદ્ધિ દોળાવી હતી. જેની સાક્ષી આદીમાનવો દ્વારા તૈયાર કરવામાં આવેલા ભીતીચિત્રો દ્વારા મળી આવે છે. પુરાપાષાણકાળથી અંત્યપાષાણ કાળના માનવના આવા ભીતીચિત્રો યુરોપ, પશ્ચિમ તથા દક્ષિણ એશિયા, ભારત, દક્ષિણ આફ્રિકા, ઓસ્ટ્રેલીયા, વગેરે માંથી મળી આવ્યા છે. આ ગૂફાચિત્રો દ્વારા તેમના વિષે મોટા ભાગની માહિતી મળી રહે છે.



(આદીકાલીન ગૂફાચિત્રો દર્શાવતો વિશ્વનો નકશો)

કેવી ગૂફાઓની પસંદગી ?

કુદરતે દરેક પ્રાણીને તેની સામે લડી લેવાની ક્ષમતાઓ પુરી પાડી છે. જ્યારે માનવીનો ઢાચો એવી રીતે તૈયાર થયેલો છે કે તેને ઠંડી, ગરમી, વરસાદ, વગેરેથી રક્ષણ મેળવવા સંઘર્ષ કરવો પડે છે. ઉપરાંત જંગલી-જીવલેણ પ્રાણીઓ અને જીવજંતુઓથી પણ માનવે રક્ષીત રહેવું પડે છે. આજ કારણથી માનવ ગૂફાઓમાં રહેવા ગયો. તેના પુરાવારૂપે પોતાના કાર્યોને ચિત્રો દ્વારા ગૂફાઓમાં મુકતો ગયો જેણે આપણા માટે સંશોધનના વિષયનું રૂપ લીધુ છે. આદિકાલીન ગૂફાઓને ધ્યાનથી જોતા તેની પસંદગી કેમ કરવામાં આવી હતી તેના જવાબો મળી રહે છે.

માનવે જે-જે ગૂફાઓની પસંદગી કરી તેમાં તેણે ખાસ ધ્યાન એ રાખ્યુ હતું કે ગૂફામાં તેને કુદરતથી રક્ષણ મળી રહે. તેણે એવી ગૂફાઓને પસંદ કરી જે ઊંચાઈ પર હોય, જેથી જીવજંતુઓથી રક્ષણ મળી રહે.

આ દરેક ગૂફાઓ મંડપ જેવા નિર્માણ પણ ખાસ જોવા મળે છે, કેમ કે તડકાથી બચવા માનવ તેના નિચે આરામથી રહી શકતો અને એવા પણ ભાગ છે જેમાં સૂર્ય પ્રકાશ ગૂફામાં પ્રવેશી શકતો.

દરેક ગૂફાઓમાં ખાંચા પડેલા હોય તેવું પણ જોવા મળે છે, જેથી વરસાદી પાણી તેના પરથી રગડીને સીધું જમીન પર જઈ શકે અથવા ખાંચાની ટોચેથી ટપકી જાય. ઠંડીથી રક્ષણ મળી રહે અને પરિવાર સાથે બેસીને અગ્નિની મજા માણી શકે તેવી જગ્યા પણ આ ગૂફાઓમાં જોવા મળે છે.

ઉપરાંત આ ગૂફાઓમાંથી પાણી, ખોરાક, વગેરેના સંગ્રહ માટેની જગ્યા પણ જોવા મળે છે. તેમજ જંગલી પ્રાણી ગૂફામાં ઘુસી જાય તો ઉપર ચડીને બચી શકાય તેવી વ્યવસ્થા પણ જોવા મળે છે. એટલે એમ કહી શકાય કે સ્થાપત્ય માત્ર મંદિર, મજીદ, ભવન, વગેરે જ નહિ પણ કુદરત દ્વારા નિર્માણ પામેલા રહેણાંક તરીકે તૈયાર થયેલા આદિ-સ્થાપત્યો એવી ગૂફાઓ પણ સ્થાપત્યના સવોચ્ચ નમૂનાઓ છે.

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ભારતીય ટૂંકીવાર્તામાં સ્ત્રી સર્જકોનું પ્રદાન

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ભૂમિકા : -

ભારતની સંસ્કૃતિ ખૂબ જ પ્રાચીન સંસ્કૃતિ છે. સંસ્કૃતિ સંવર્ધનમાં નારીનું મહત્વપૂર્ણ યોગદાન રહ્યું છે. પ્રાચીન સમયમાં નારીનું વર્ચસ્વ વિશેષ પ્રમાણમાં હતું. સમય પરિવર્તનનાં આધારે નારીનું સ્થાન પુરુષો દ્વારા આંકવામાં આવ્યા પરંતુ સદીના પરિવર્તન સાથે જ નારી સશક્ત સ્વરૂપે સમાજમાં પોતાનું સ્થાન પ્રાપ્ત કરી રહ્યા છે. પુત્રી, બહેન, પત્ની, બહુ, માં જેવી વિવિધ જવાબદારી નિભાવીને પણ શૈક્ષણિક, સામાજિક અને રાજકીય ક્ષેત્રમાં ૨૧મી સદીની નારી પોતાનું એક અલગ સ્થાન પ્રાપ્ત કર્યું છે. ઇતિહાસ અને વર્તમાન બંને સમયગાળા દરમિયાન એવા ઘણા સ્ત્રીઓ થઈ ગયા જે સમાજ માટે ઉદાહરણ સ્વરૂપ બની ગયા જેમાં અહલ્યાબાઈ હોળકર એક ઉચ્ચ શાસનકર્તાનું ઉદાહરણ આપણને મળે છે જ્યારે અઢારમી સદીમાં પછડાયેલા વર્ગને શિક્ષણ આપીને સાવિત્રીબાઈ ફૂલે જેવી મહાન સ્ત્રી આપણા સમાજ માટે પ્રેરણા સ્વરૂપ બન્યા છે. આમ, માનવજીવનનું સંપૂર્ણ ક્ષેત્રે નારીના યોગદાન વિના અધૂરું છે. ૧૯મી સદીથી ભારતીય નારી સ્વતંત્ર બની છે. નારી માટેની વિચાસરણી બદલાતા સમાજમાં પણ પરિવર્તન જોવા મળ્યા. નારીને કેન્દ્ર સ્થાને રાખી લખાયેલી સ્ત્રી સર્જકો પણ પુરુષ સર્જકો સમોવડી બની છે.

ભારતીય સાહિત્યને ઉચ્ચ સ્થાન આપવામાં સ્ત્રી લેખિકાઓનું મહત્વનું યોગદાન રહ્યું છે. વર્તમાન સમયમાં સ્ત્રી લેખિકાઓનું કાર્ય વધુ પરિપક્વ બન્યું છે. સમય પરિસ્થિતિ અનુસાર પોતાની જાગૃત બૌદ્ધિક શક્તિને કેળવીને સ્ત્રી લેખિકાઓએ લેખન કાર્ય કર્યું છે. નવલકથા, ટૂંકીવાર્તા, નાટક, નિબંધ, વિવેચન વગેરે વિવિધ સાહિત્ય સ્વરૂપોમાં સ્ત્રી લેખિકાઓએ એવી સરસ કૃતિની રચના કરી છે. જેમાં પોતાના અનુભવોની સાથે સાથે સમાજની વિવિધ સમસ્યાઓ અને સમાજનાં વિભિન્ન વર્ગોની યથા-કથાને આલેખી ભારતીય સાહિત્યને મૂલ્યવાન બનાવ્યું છે.

૨૧મી સદીનાં બંને દાયકાની સ્ત્રીઓમાં સાહસ અને આત્મવિશ્વાસ એમ બંને શક્તિઓની ખીલવણી થઈ. આદર્શ નારીનું ચિત્ર આંકવાના સ્થાને સ્ત્રીની વાસ્તવિક પરિસ્થિતિને ઉજાગર કરવાનું કામ આ સદીમાં થયું છે, જેમાં સોનલ અંબાણી, આશિથા, સુસ્મિતા બાગચી, રશ્મી બંસલ,

ઈશા દાદાવાલા, અનિતા દેસાઈ, નિર્મળા ગોવિંદરાજન, ઈશિતા કટિયાલ, સી.એચ.લક્ષ્મી, કવિતા મહાજન, વગેરે સ્ત્રી લેખિકાઓએ સાહિત્યમાં પ્રદાન કર્યું છે.

ગુજરાતી, મરાઠી અને ઉડિયા ટૂંકીવાર્તામાં સ્ત્રીઓનું યોગદાન પણ મહત્વપૂર્ણ રહ્યું છે. જેમાં ગુજરાતી લેખિકાઓમાં કુન્દનિકા કાપડિયા, ધીરુ બહેન પટેલ, સરોજ પાઠક, પન્ના નાયક, ઈલા આરબ મહેતા, વર્ષા અડાલજા, હિમાંશી શૈલત, કાજલ ઓઝા વૈદ્ય, મોના પાત્રાવાલા, પ્રીતિસેન ગુપ્તા, ઉષા ઉપાધ્યાય, અંજલિ ખાંડવાલા, શરીફા વીજળીવાળા, દક્ષા દામોદરા જેવી લેખિકાઓ સમાવેશ થાય છે. મરાઠી ભાષાની લેખિકાઓમાં શાંતા ગોખલે, મેઘના પેઠે, કવિતા મહાજન, યોગીની જોગલેકર, શાંતાબાઈ કાંબલે જેવી સ્ત્રી લેખિકાઓએ સારા એવા પ્રમાણમાં સાહિત્ય ક્ષેત્રે ખેડાણ કર્યું છે જ્યારે ઉડિયા ભાષાની સ્ત્રી લેખિકાઓમાં પ્રતિભા રાય, સરોજિની સાહુ, નંદિની સાહુ, કુમુદિની મહાપાત્રા જેવી સ્ત્રી લેખિકાઓએ ટૂંકીવાર્તા સાહિત્ય સ્વરૂપમાં વિશેષ યોગદાન આપ્યું છે.

- **ભારતીય ટૂંકીવાર્તામાં સ્ત્રી વિમર્શ**

જે સાહિત્ય ભારતીય પ્રજાની સંવેદનાઓ, સમસ્યાઓ અને લાગણીઓને સ્પર્શે તે સાહિત્ય ભારતીય સાહિત્ય કહેવાય. ભારતીય સાહિત્ય મોટા ભાગે આદર્શવાદ પર ટકેલું છે. જેમાં પ્રજા જન્મ, મરણ, પુનઃજન્મ, પ્રારબ્ધ, કર્મફલ, પાપ-પુણ્ય, નીતિ - અનીતિ, ભગવાન માટેની આસ્થા તરફ શ્રદ્ધાથી બંધાયેલા છે. ભારતીય સમાજમાં સ્ત્રીને ઘરનો સ્તંભ ગણવામાં આવે છે; જે મૈત્રી, માતા અને રંભા તરીકે ઘરને જાળવવાનું કામ કરે છે. વિવિધ પ્રાંતીય ભાષાઓ જેવીકે ગુજરાતી,મરાઠી, બંગાળી, ઉડિયા, હિન્દી, તમિલ, આસામી ભાષાઓમાં રચાયેલુ સાહિત્ય જેમાં વિષય અને ભાવનની એક સૂત્રતા જોવા મળે છે.

ભારતીય સાહિત્ય જગતમાં ધર્મ-નીતિ પર આધારિત ઉપદેશ પ્રધાન પરંપરા અતિ પ્રાચીન સમયથી જોવા મળે છે. ટૂંકીવાર્તા સાહિત્ય સ્વરૂપ પાશ્ચાત્ય સાહિત્ય સ્વરૂપમાંથી પ્રાપ્ત થયું છે, રામાયણ, મહાભારત જેવા ગ્રંથોમાંથી કોઈ વિષય કે પાત્ર લઈને પણ વાર્તા રચાતી હોય છે. સદીના પરિવર્તન સાથે વિવિધ ભાષામાં લખાતી ભારતીય ટૂંકીવાર્તાઓ સમાજ અને વાસ્તવ પરિસ્થિતિને ઉજાગર કરવાનું કામ કરી રહ્યા છે. ઉદા. મોના પાત્રાવાલા દ્વારા રચિત 'રાની બિલાડો', કાજલ ઓઝા વૈદ્ય દ્વારા રચિત 'સંબધ તો આકાશ!', પારૂલ કંદર્પ દેસાઇ દ્વારા રચિત 'એક ડગલું આગળ', ગુજરાતી સ્ત્રી વાર્તાકારોમાં વિશેષ સ્થાન પામ્યા છે જ્યારે મરાઠી સ્ત્રી વાર્તાકારોમાં

મનસ્વીની લતા રવિન્દ્ર દ્વારા રચિત ‘ બ્લોગચ્યા અરસ્યા પલ્યાડ, કલ્પના ઉલ્હે દ્વારા રચિત ‘તી ચ વિશ્વ’, ઇન્દિરા સંત દ્વારા રચિત ‘ગાના પતીચ’, ‘ગની’ ઉડિયા સ્ત્રી વાર્તાકારોમાં સૃષ્ટિ શ્રી નાયક દ્વારા લિખિત ‘ભીરણ ઉપવન્ય’, ડૉ. સંઘમિત્રા દ્વારા રચિત ‘યખ્ય પ્રશ્ન’ વગેરે સ્ત્રી લેખિકાઓ વાર્તા સાહિત્યમાં પ્રદાન કર્યું છે.

સાહિત્ય ચેતનાનો અર્થ જાગૃતિ, સંવેદના, સભાનતા ,consciousness એવો અર્થ થાય છે. વિશ્વમાં મુક્તિ કોણ નથી ચાહતુ? સ્ત્રી હોય કે પુરુષ જન્મ જાત બાંહન મુક્ત હોવાના કારણે મનુષ્ય આખું જીવન સ્વાતંત્ર પણે જીવવા માંગે એ સ્વભાવિક છે. સામાજિક પરિસ્થિતિઓમાં સતત બદલાવ આવતા રહેવાના કારણે મુક્તિનો અર્થ સમયાંતરે નવા નવા સ્વરૂપમાં ગયો છે. ધીમે ધીમે મુક્તિના અર્થની વિશાળતા વિકસતી ગઈ છે. નવા નવા પરિબળો એમાં ઉમેરાતા ગયા છે મનુષ્યનો બુદ્ધિઆંક જેમ જેમ ઊંચો જતો ગયો તેમ તેમ ‘મુક્તિ’ શબ્દની વ્યાખ્યામાં જરૂરી ફેરફાર આવતા ગયાં. બીજા વિશ્વયુદ્ધ પછી સ્ત્રીઓ બહાર આવી કામ કરતાં થયા. સમાજમાં પુરુષ જેટલો જ સ્ત્રીઓને માન સમ્માન મળવો જોઈએ. પુરુષ સમાન તેમને માન સમ્માન સ્વતંત્રતા પ્રાપ્ત કરવાની ઈચ્છા જાગ્રત થવાની ભાવના, નારીચેતનાની નારીજાગૃતિનું કારણ બન્યુ. યુગો યોગોથી કોઈક ને કોઈક રીતે નારીનું ગૌરવ પ્રતિષ્ઠા જણવાઈ રહ્યું છે. માનવ જીવનનું પ્રત્યક્ષ ક્ષણ નારીના યોગદાનથી પૂર્ણ થયેલ છે. નારી ત્યાગ, બલિદાન, સેવા, સમર્પણ, વાત્સલ્ય મમતાની પ્રતિમૂર્તિની સાથો સાથ શક્તિ, પ્રેરણા તથા જીવનની આવશ્યકતા પૂર્તિ પણ છે . પુરૂષોએ પોતાના કાર્યો દ્વારા યુગના પ્રવાહને બદલ્યું છે તો સ્ત્રીઓએ પણ પોતાના સદ્કાર્યો દ્વારા યુગના પ્રવાહને બદલ્યું છે તો સ્ત્રીઓએ પણ પોતાના સદ્કાર્યો દ્વારા નવા ઇતિહાસનું નિર્માણ કર્યું છે. સાહિત્ય ક્ષેત્રોમાં પણ સ્ત્રી પુરુષોથી પાછળ નથી. આધુનિક સાહિત્યના વિવિધ લક્ષણો સાથે વિવિધ ક્ષેત્રોમાં નારીએ પોતાનું વિશિષ્ટ યોગદાન આપી આગવું સ્થાન પ્રાપ્ત કર્યું છે. નવલકથા, નવલિકા, નિબંધ, વિવેચન વગેરે સાહિત્ય સ્વરૂપોમાં સ્ત્રીઓએ એવી કૃતિઓ આપી છે જેનાથી તેમના અનુભૂતિની સાથે સાથે સમાજની સમસ્યા અને સમાજના વિવિધ વર્ગને અનુલક્ષી સાહિત્ય રચાતું થયું છે.

સ્ત્રી વિમર્શ એટલે કે કોઈ સ્ત્રી દ્વારા લખવામાં આવતું સાહિત્ય નહિ પરંતુ સ્ત્રીને કેન્દ્રમાં રાખીને લખવામાં આવતું સાહિત્ય. સ્ત્રી મુક્તિ, સ્ત્રી વિમર્શ આ બધા શબ્દ એક બીજાથી જોડાયેલા છે. સ્ત્રી વિમર્શ ફક્ત સમાજમાં જ નહિ પણ સાહિત્યની અંદર સર્વત્ર ફેલાયેલી છે, સ્ત્રી ક્યારેય નબળા

હોતા નથી પરંતુ સમાજના અમુક વર્ગ તેમના વિચારોને દબાવવાનું કામ કરતા હોય છે. પુરુષ કરતાં વધારે શારીરિક ક્ષમતા તેમજ બીમારીઓ સામે રક્ષણ કરી શકે તેવી પ્રકૃતિની સાથે જ તેઓ ઘડાયેલા હોય છે. ૨૧મી સદીની નારી ઘર - પરિવારની જવાબદારી સાથે સાથે પોતાના અસ્તિત્વની પણ ચિંતા કરે છે. આ સદીની સ્ત્રી લેખિકાઓ પોતાના સાહિત્યમાં સ્ત્રીને પુરુષો સાથે તુલના કરવાની શીખ નથી આપતા પરંતુ પોતાના અસ્તિત્વને ઓળખવા માટે જાગૃત કરે છે.૧૯૭૫ થી હિન્દી સાહિત્ય ક્ષેત્રમાં સ્ત્રી વિમર્શ સરુ થયું. સાહિત્યમાં સ્ત્રી વિમર્શનું સૌથી પહેલું કાર્ય સ્ત્રી ચેતનાનો વિકાશ છે. સ્ત્રી દ્વારા નહિ પણ સાથો સાથ પુરુષો દ્વારા લખાયેલું સાહિત્ય સાથે તુલના કરવી જોઈએ. મોટાભાગના સાહિત્યકારોએ સ્ત્રી સમસ્યા, સામાજિક વિસંગતિ જેવી કે બાળવિવાહ, નારીશિક્ષા, વિધવા વિવાહ જેવા વિષયો પર કામ કર્યું છે. આદિકાળથી આધુનિકયુગ સુધીના બધા સાહિત્યમાં સ્ત્રી વિમર્શની વાત ચર્ચાના કેન્દ્રમાં છે. આધુનિકયુગમાં નારીચેતના, દલિતચેતન, ગ્રામચેતના જેવી ચેતનઓ નો ઉદ્દભવકાળ પ્રારંભ થયો.

- **નારીચેતના**

નારીચેતના એટલે નારીના પોતાના અસ્તિત્વ માટે કે પોતાની સત્તા માટે સચેત થવું, જાગૃત થવું. આ સચેત થવાની પ્રક્રિયા તે જ ‘નારીચેતના’. નારીચેતના એ માત્ર સમાજના કોઈ એક ચોક્કસ વર્ગની માનસિકતા નથી; એ તો સમાજના આદર્શ મૂલ્યોના નામ પર પોતાની સ્વતંત્રતાના ભોગે પોતાના દ્વારા અપાય રહેલા બલિદાનને ઓડખવાનો તથા સામાજિક ઢાંચામાં જરૂરી બદલાવ લાવવાનો એક પ્રયત્ન કરવા માટે ની બેચેની છે. સ્ત્રીમુક્તિ માટેની ઝંખનાને સંતોષવા માટે જે ચળ વળો ચાલી તેને ‘નારીવાદ’ એવું નવું નામે મળ્યું જે ૧૭મી સદીથી નોંધાયું છે. આધુનિક યુગમાં સાહિત્ય સમીક્ષામાં સામાજિક ચેતના, ઐતિહાસિક ચેતના, સાંસ્કૃતિક ચેતના, વૈયક્તિક ચેતના, રાજનૈતિક ચેતના, નારીચેતના વગેરે શબ્દોનો પ્રવાહ વધ્યો છે. અહીં ‘ચેતના’ શબ્દ ‘ચિત્ત’ શબ્દ થી સ્ફૂરિત થયો છે. ચિત્ત નો અર્થ મન, બુદ્ધિ ને ધ્યાન એવો અર્થ થાય છે. એક વાક્યમાં કહેવું હોય તો એવું કહી શકાય કે, ચિંતનની કોઈ એક વિશેષ પ્રવૃત્તિ એક દિશામાં નિર્મિત થાય, ચિંતનરત થાય તો એને ‘ચેતના’ કહેવાય. એક વિશિષ્ટ વર્ગ કે વયક્તિની ચેતના બીજા વયક્તિ કે વર્ગ થી ભિન્ન તો થવાની જ. એજ પ્રકારે વર્ગના આધારે બ્રાહ્મણ, ક્ષત્રિય, વૈશ્ય અને

શુદ્રની ચેતનામાં નિશ્ચિત રૂપે ભેદની પ્રક્રિયા તો જોવા મળે જ. તુલસીદાસના લેખન કૃતિમાં સમાનતા જોવા મળતી નથી પરંતુ કબીરની લેખન કૃતિમાં અસમાનતા જોવા મળે છે.

- **દલિતચેતના**

દલિતચેતના નો અર્થ દલિતવર્ગ વિષયની ગંભીર ચિંતન. દલિતવર્ગની સમાજમાં દયનીય પરિસ્થિતિ છે. જેના માટે જવાબદાર,દલિત શોષિતનું ઇતિહાસ અને તેની સાથે વિવિધ આયોમાં સાથેની વૈજ્ઞાનિક વિશ્લેષણ થશે. દલિતવર્ગ મુખ્યત્વે રીતે એવા લોકોનો સમાવેશ થાય છે. જેમાં દીર્ધકલીન સુધી સામાજિક, ધાર્મિક એવં નૈતિક શોષણથી ગ્રસ્ત થયેલ છે.

ભારત દેશ એ ગામડાઓ નો બનેલો છે અને આ ભારતમાં ઉચ્ચવર્ગ અને નિમ્નવર્ગ એ દલિતોનો બનેલો છે. કે જેને ભદ્રવર્ગમાં શોષણોમાં ભોગ બનવું પડે છે માટે આ દેશમાં સદીઓથી દલિતસમાજ વિશિષ્ટ પ્રકારના સામાજિક, રાજકીય, શૈક્ષણિક, આર્થિક અને સાંસ્કૃતિક પ્રશ્નો તેમજ વિલક્ષણ મનોવ્યાપારો સતાવતા રહ્યા છે. જેને આપણે ‘દલિતસાહિત્ય’ કહીએ છે તે સાહિત્યમાં છેલ્લા ત્રણ દાયકાથી દલિત સમાજની વિવિધ સમસ્યાઓનું પ્રતિબિંબ ઝીલનું સ્વરૂપ છે. આધુનિક ટુકીવાર્તાઓ જે રીતે પોતાના વિશિષ્ટ લક્ષણોને કારણે તેની પૂર્વેની પરંપરાગત કે આરંભની ટૂંકીવાર્તાઓથી પણ અલગ તરી આવે છે તે રીતે અનુ. આધુનિક વાર્તાઓ પણ તેના વિશિષ્ટ લક્ષણોને કારણે આધુનિક વાર્તાઓથી અલગ તરી આવે છે. દલિતોનું, દલિતવડે, દલિતોમાંટે રચાતું સાહિત્ય એટલે દલિતસાહિત્ય.

- **ગ્રામચેતના**

ગ્રામચેતનાં એટલે માત્ર સારી સારી વસ્તુઓ નહીં પણ ત્યાં વસતા મનુષ્યો અને પ્રકૃતિની સર્વાંગીણ વાત-વિગતો ઉપર ઉઠતી અને અનુભવાતી એક વિશિષ્ટ ચેતનાઓ ગ્રામચેતનાઓ છે. ગામડાને કોઈપણ સંજોગોમાં સતત ધબકતું રાખતાં અને એનાં સંસ્કારોનું જતન કરવા કેટલાક લક્ષણો, સ્થળો , પ્રકૃતિ, પરિવેશ, ગ્રામદ્રશ્યો, ગામડાંની કોઈપણ પરિસ્થિતિની વાત, ગામડાનું ગ્રામપણું જાળવી રાખતા તત્વોની કે ગામડાની દરેક આંતરબાહ્ય બાબતો હજી એની રગેરગમાં વણાયેલી છે. આજ ગામડાનું જીવાનુંભૂતિ તત્વ છે, પ્રાણતત્વ છે. આ સધ ળી સ્થિતિઓનું વૈચારિક

ઢબે આલેખન એટલે ગ્રામચેતના.જે આપણે ગુજરાતી, મરાઠી અને ઉડિયા વાર્તા સાહિત્યના માધ્યમથી સ્ત્રી વિમર્શ વિશે જાની શકીશું જે પ્રકરણ વિભાજન થકી વિગતે સમજીશું.

- **ગુજરાતી ટૂંકીવાર્તામાં સ્ત્રી સર્જકોનું પ્રદાન**

વિશ્વનું તમામ સાહિત્ય સર્જન ખાસ તો પુરુષો દ્વારા જ લખાયું છે અને સ્ત્રીઓ તેમાં ઘણા સમય પછી પ્રવૃત થયા છે ગુજરાતી સાહિત્યમાં પણ સ્ત્રી લેખિકાઓ નું સર્જન ઘણા પાછળથી કેન્દ્રબિંદુએ આવ્યું છે. જોકે તેમના સાહિત્ય તરફના વિમુખપણાના નક્કર કારણો હતા. શરૂઆતમાં ગુજરાતી સાહિત્યમાં ટૂંકીવાર્તા ક્ષેત્રે સ્ત્રી સર્જકોનો ફાળો નહીવત્ રહ્યો છે. જો કે તેના કારણોમાં જે તે સમયની પરિસ્થિતિ, સમાજને જવાબદાર ગણી શકાય. પરંતુ ધીરે ધીરે સ્ત્રી સર્જકોનો ફાળો બહોળો થતો જાય છે. શિક્ષણ પ્રાપ્ત થતાં સુધારક યુગમાં સુધારાવાદી વલણ સાથે સ્વાતંત્ર્ય પ્રાપ્તિ પછી સ્ત્રીઓ ઘરની બહાર આવતી થઈ અને સાહિત્ય સાથે પણ જોડાતી થઈ. તે સમયે સામાજિક સુધારાના પ્રયાસોમાં સરોજિની મહેતા, શારદા ગૌરી, લીલાવતી મુનશી, વિનોદીની નીલકંઠ, લાભુબેહન મહેતા વગેરે સ્ત્રી સર્જકોનો ફાળો મહત્વનો રહ્યો છે. વિદ્યાગૌરી નીલકંઠ અને શારદા મહેતા એ ઉચ્ચ શિક્ષણની પદવી પ્રાપ્ત કરી સરળ ભાષામાં બોધ આપતી વાર્તાઓ રચે છે જેમાં સ્ત્રી મુક્તિનો સંચાર છે. સુધારકયુગ પહેલા સ્ત્રી માત્ર ગૃહિણી બની રહેવામાં જ જીવનનો ધ્યેય માનતી, સમાજભીરું. સહનશીલ અને પરંપરામાં જીવતી જોવા મળે છે પરંતુ સમય પરિવર્તન સાથે સ્ત્રી સ્વાતંત્ર્ય અને નારી ચેતનના સંઘર્ષમાં સૂર સાથે ભળે છે. વાર્તાની ટેકનિકને ધ્યાન આપી વિષય પરિવર્તન સાથે વાર્તાઓ લખે છે. શરૂઆતમાં ગુજરાતી સાહિત્યમાં ટૂંકીવાર્તા ક્ષેત્રે સ્ત્રી સર્જકોનો ફાળો નહિવત્ હતો. પરંતુ વર્તમાન સમયમાં સ્ત્રી સર્જકોનો ફાળો મહત્વનો બની ગયો છે. ૨૧મી સદીમાં ગુજરાતી ટૂંકીવાર્તામાં અંજલિ ખાંડવાળા, મોનાપાત્રાવલા, પન્ના નાયક, કાજલ ઓઝા વૈદ્ય, પ્રીતિસેન ગુપ્તા, બિંદુ ભટ્ટ જેવી ઉત્તમ સ્ત્રી સર્જકો સાહિત્ય જગતને પ્રાપ્ત થયા છે. ટૂંકીવાર્તાને સમૃદ્ધ કરવાનો સ્રી સર્જકોનો પ્રયાસ પ્રશંસનીય છે.

- **મરાઠી ટૂંકીવાર્તામાં સ્ત્રી સર્જકોનું પ્રદાન**

સ્ત્રીઓની ભાવનાત્મક દુનિયા વ્યાપકને વ્યાપક છે. નારીની દુનિયાને અભિવ્યક્તિની છૂટ-છાટ મળી છે. ભારત દેશમાં સાહિત્યિક જ્ઞાનપીઠથી સન્માનિત એવા ઉચ્ચ કોટિની લેખિકાઓ છે જેમાં

મહાશ્વેતા દેવી, આશાપૂર્ણા દેવી, પ્રતિભા રાય, મહાદેવી વર્મા, અમૃતા પ્રિતમ જેવી લેખિકાઓનો સમાવેશ થાય છે. સમાજના વિભિન્ન વર્ગમાંથી આવેલા અને વિવિધ વર્ગોને અનુલક્ષીને સ્ત્રી લેખિકાઓએ સરાહનીય યોગદાન આપ્યું છે. સાહિત્ય ક્ષેત્રમાં મરાઠી સ્ત્રી લેખિકાઓએ નાટક, કવિતા, નવલકથા, નાટક, જેવા સાહિત્ય સ્વરૂપોમાં મુક્ત શૈલીનો પ્રયોગ કરે છે. ધારણા, જાગરૂકતા મહિલાઓને જીવન સંલગ્ન, સામાજિક વાસ્તવિકતા જેવા વિભિન્ન બાબતો તેમજ તેમના અનુભવો, જીવનની ધારણા, ભાવનાત્મક, બૌદ્ધિક ક્ષેત્ર, પરિવાર સાથેના તેમના સંબંધ આવા વિવિધ નાજુક સ્તરના વિષયોને લઈને ઘણા કાયદાકીય સાથે સાથે લેખનકાર્ય થયા છે. વિશ્વને ઘર બેઠા જ નવા દ્રષ્ટિકોણને ફેલાવવાનું કાર્ય મરાઠી સ્ત્રી લેખિકાઓએ કર્યું છે. લેખિકાઓએ પોતાના સર્જનમાં વ્યકિતીગત અનુભવ, પ્રકૃતિની વાત, ધાર્મિક અને સાંસ્કૃતિક તેમજ સ્ત્રીઓની દુનિયાની વાત સહજ સ્વરૂપે પોતાની લેખન શૈલીમાં કંડારવાનું કામ કર્યું છે. મરાઠી સાહિત્યમાં ટૂંકીવાર્તા ૧૯૨૦ પછી ધીરે ધીરે અસ્તિત્વમાં આવી જેની સાથે સાહિત્ય ક્ષેત્રમાં સ્વાતંત્ર્ય, સ્વાયત, સાહિત્યિક સ્વરૂપે,વિચારણા શરૂ થવા લાગી. ૧૯૬૦ પછી વાર્તા સૃષ્ટિમાં નવા નવા વળાંકો આવ્યા જેમાં ઘટના પ્રધાન વાર્તા, વર્ણનવાળી વાર્તા, અસ્તિત્વવાદી વાર્તા, ગ્રામીણ કથા, દલિતવાદી કથા, સ્ત્રીવાદી કથા જેવી વાર્તાઓ રચાતી થઈ.

મરાઠી ટૂંકીવાર્તામાં સાહસિકતા પૂર્વકના વર્ણન સાથે સ્ત્રી લેખિકાઓનું પ્રદાન રહ્યું છે. ૨૧મી સદીમાં મરાઠી ટૂંકીવાર્તામાં શાંતા ગોખલે, મેઘના પેઠે, કવિતા મહાજન, યોગિતા જોગલેકર, મનસ્વીની લતા રવિન્દ્ર, કલ્પના ઉલ્હે જેવી સ્ત્રી લેખિકાઓનું શ્રેષ્ઠ પ્રદાન રહ્યું છે.

- **ઉડિયા ટૂંકીવાર્તામાં સ્ત્રી સર્જકોનું પ્રદાન**

પૌરાણિક વાતાવરણ થી ભરેલા મધ્યકાલીન યુગથી આધુનિક યુગ એકદમ જ ભિન્ન છે. પશ્ચિમના સંપર્કે લોકોના દદ્રષ્ટિબિંદુ અને ખ્યાલોની પુનઃરચના કરવામાં સહાય કરી છે અને તેમને તદ્દન નવા જ મૂલ્યોનું પ્રદાન કર્યું છે આને પરિણામે એક એવા આધુનિક ને પ્રાણવાન સાહિત્યનુ સર્જન થયું છે. અને એનું દ્રષ્ટિ અને સમજ-સંવેદનાનું ફલક એટલું વિશાળ-વ્યાપક છે, જે પ્રાચીન સાહિત્યયસ્વામીઓને સાવ અજાણ્યું જ હતું. ફકીર મોહનની નવલકથાઓ અને ટૂંકી વાર્તાઓ જીવંત સ્ત્રી-પુરુષોનો મેળો ઉભરાય છે. વાસ્તવિક દ્રષ્ટિ અને શક્તિસભરતામાં કોઈ તેમને આંટી શકે તેમ નથી. તેઓ ઉડિયા ભાષાના સૌ પ્રથમ વાર્તાકાર છે. ઈ.સ ૧૮૯૯ માં 'રેવતી' નામની વાર્તાથી

તેમણે વાર્તા લેખન શરૂ કર્યું. જે ગામડાના પરિવેશની કરુણાંત વાર્તા છે. ફકીર મોહન પછી ઉડિયા વાર્તા ક્ષેત્રમાં ચંદ્રશેખર નંદા, દયાનિધિ મિશ્ર, દિવ્યસિંહ પાણિગ્રહી, બંકનિધિ પટનાયક, લક્ષ્મીકાન્ત મહાપાત્ર, ગોદા વારીશ મિશ્ર, જેવા વાર્તાકારો આવે છે. કિશોરીચરણ દાસ અને નીલમણિ સાહુની વાર્તાઓમાં મધ્યમ વર્ગની સમસ્યાઓનું આલેખન જોવા મળે છે. ખાસ કરીને તો આધુનિક નગરમાં વસતા માનવની એકલતા અને વિરતિબોધનું નિરૂપણ તેઓ કરે છે. તેમણે વાર્તાઓના સ્વરૂપની કલાત્મકતા સારી રીતે સિદ્ધ કરી છે. ઉડિયા વાર્તા સાહિત્યમાં બે વલણો જોવા મળે છે જેમાં રોમેન્ટિક અને યથાર્થવાદી જેવા વાર્તા સ્વરૂપો વધારે લખતા થયા છે.

ઉડિયા ટૂંકીવાર્તામાં રૂઢિવાદી વિચાર સરણીથી ઉપર આવીને સ્ત્રી લેખિકાઓએ ટૂંકીવાર્તામાં વાસ્તવિકતાને કંડારવાનું કામ કર્યું છે જેમાં ૨૧મી સદીમાં પ્રતિભા રાય, સરોજિની સાહુ, નંદિની સાહુ, અર્ચના નાયક, સૃષ્ટિશ્રી નાયક, ડૉબ . સંઘમિત્રા, ભાવે શકુંતલા વગેરે સ્ત્રી લેખિકાઓએ બહુમૂલ્ય પ્રદાન કર્યું છે.

ટૂંકીવાર્તા વિશે આ મત નિર્વિવાદ છે કે બ્રિટિશ રાજના પગરણ સાથે સાથે શરૂ થયેલા પશ્ચિમના પ્રભાવથી ભારતીય ભાષાઓમાં આજની ટૂંકી વાર્તા જન્મી. એડગર એલન પો કે ઓ. હેનરી જેવા અમેરિકી વાર્તાકાર, મોપસા જેવા ફ્રેન્ચ વાર્તાકાર, ગોગોલ કે વિશેષ ચેખોવ જેવા રૂસી વાર્તાકારથી પ્રભાવિત થઈ પોતાના સ્વરૂપને પામી છે.

- **સામ્ય – ભેદ**
  1. ભારતની બધી જ ભાષાઓ સંસ્કૃતમાંથી ઉદ્દભવેલી ભાષા છે જેના કારણે ભારતીય પરંપરાનું મૂલ્ય તેમાં જળવાયેલું જોવા મળે છે.
  2. ખાણી-પીણી, ભાષા-બોલી, રીત-રિવાજ, પહેરવેશ, પરંપરાઓમાં વિભિન્નતાઓ જોવા જોવા મળે છે.
  3. ભારતમાં રહેતા દરેક રાજ્યની સંસ્કૃતિ અલગ હોવા છતા એકરૂપતાની વ્યાખ્યા પૂરી પે છે.
  4. ભારતીય સ્ત્રી લેખિકાઓએ પોતાના સાહિત્યમાં પોતાના અનુભવો અને સમાજની સમસ્યાઓ અને વિભિન્ન વર્ગોની વ્યથા કથાને આલેખ્યું છે.
  5. સમય પરિસ્થિતિને અનુસરી ભારતીય સ્ત્રી લેખિકાઓએ પોતાની જાગૃત બૌદ્ધિક

શક્તિને કેળવીને સ્ત્રી લેખિકાઓએ લેખન કાર્ય કર્યું છે.

૬. સ્ત્રીની સંવેદના અને વાસ્તવ પરિસ્થિતીને આલેખવાનું કામ ભારતીય સ્ત્રી લેખિકાઓએ કર્યું છે.

૭. ભારતીય ટૂંકીવાર્તામાં સામાજિક પરિબળ, સાંસ્કૃતિક પરિબળ, યુગ પરિવર્તનનો પ્રભાવ, સંઘર્ષ, અસ્તિત્વ માટેની લડત, સમગ્રતા જેવા વિષયોને સ્ત્રી લેખિકાઓએ કેન્દ્ર સ્થાને લીધા છે.

- **ઉપસંહાર**

વર્તમાનમાં વિવિધ ભાષામાં લખાયેલી સ્ત્રી વાર્તાકારોએ ટૂંકીવાર્તામાં વિશેષ યોગદાન આપ્યું છે. તુલનાનો મુખ્ય આધાર વિવેચન અને વિશ્લેષણ રહ્યું છે. જ્યારે આપણે વિવિધ ભાષાના સ્ત્રી સાહિત્યકારોનો નજીકથી અભ્યાસ કરીએ ત્યારે સ્વભાવિક રીતે જ તુલના થઈ જાય છે. જેમાં મહત્ત્વના મુદ્દા તરીકે સામાજિક પરિબળ, સાંસ્કૃતિક પરિબળ, યુગ પરિવર્તનનો પ્રભાવ, સંઘર્ષ, અસ્તિત્વ માટેની લડત, સમગ્રતા વગેરે વિષયો પણ સ્ત્રી વાર્તાકારોના સામ્ય-ભેદ આ પ્રકરણોમાં વિગતે જોઈ શકાય છે.

ભારત જેવા બહુભાષી દેશમાં પ્રસ્તુત અભ્યાસના માધ્યમથી આપણે એકથી વધારે ભાષાઓમાં સ્ત્રી વાર્તાકારો દ્વારા લખાયેલી વાર્તાથી અવગત થઈશું તેમજ વિવિધ રાજ્યના સાહિત્ય, સમાજ અને સંસ્કૃતિથી અવગત થઈશું. વિવિધ ભાષી સ્ત્રી લેખિકાઓની વિશેષતા અને ભિન્નતા વિશે ઊંડાણ પૂર્વકનો અભ્યાસ કરવા મળશે. સમાજ અને સંસ્કૃતિથી અવગત થઈશું. વિવિધ ભાષી સ્ત્રી લેખિકાઓની વિશેષતા અને ભિન્નતા વિશે ઉંડાણપૂર્વકનો અભ્યાસ કરવા મળશે. સમાજ - સંસ્કૃતિ અલગ હોવા છતાં વિવિધ ભાષાની સ્ત્રી લેખિકાઓ ભારતીયતાના એક સૂત્રતામાં કઈ રીતે જોડાયેલા છે.

- **સંદર્ભ સૂચિ**

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ધોરણ-6 ના વિદ્યાર્થીઓ પર ગુજરાતી વ્યાકરણ વિષયમાં ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિના ઉપયોગ દ્વારા અધ્યાપન કાર્યની અસરકારકતાનો તુલનાત્મક અભ્યાસ

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દરબાર ગોપાલદાસ શિક્ષણ મહાવિદ્યાલય, અલીઆબાડા

સારાંશ

પ્રસ્તુત અભ્યાસ માટે ફ્લેશકાર્ડ દ્વારા અધ્યપાન અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપન માટે કાર્યક્રમ સંરચના કરવામાં આવી હતી.કાર્યક્રમ સંરચના અને આયોજન અંતર્ગત ગુજરાતી વ્યાકરણના વિષયવસ્તુને ત્રણ વિભાગમાં વહેંચવામાં આવ્યો હતો.કાર્યક્રમ સંરચના માટે ગુજરાતી ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિનું તાસ આયોજન તૈયાર કરવામાં આવ્યું હતું.અને અધ્યાપન કાર્યમાં ફ્લેશકાર્ડનો ઉપયોગ કરવામાં આવ્યો હતો. ત્યારબાદ પ્રાયોગિક રીતે આ બંને કાર્યક્રમોનો અમલ શહેરી વિસ્તારની પ્રાથમિક શાળામાં અભ્યાસ કરતા વિદ્યાર્થીઓ પર કરવામાં આવ્યો હતો.પ્રયોગના અંતે શિક્ષકનિર્મિત ઉત્તર કસોટીની મદદથી મૂલ્યાંકન કરવામાં આવ્યું હતું.અને પ્રાપ્તાંકો મેળવવામાં આવ્યા હતા. બંને જૂથના પ્રાતાંકોના સરાસરી તફાવતની સાર્થકતા ટી - કસોટી દ્વારા ચકાસવામાં આવી હતી. ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિની શૈક્ષણિક સિદ્ધિ પર તુલનાત્મક અસરકારકતા ચકાસવામાં આવી હતી.

1.0 પ્રસ્તાવના: -

પરિવર્તન મોટેભાગે નવીનતાનો પર્યાય બની રહ્યું છે, આ સમયગાળા દરમિયાન શિક્ષણ અને શિક્ષણમાં આધુનિક નવીનતાનો માટે વ્યૂહાત્મક અભિગમો રચવાનું શરૂ થાય છે,1962માં એવરેસ્ટ રોજર્સની કૃતિ "ડિફ્યુઝન ઓફ ઇનોવેશન" પ્રકાશિત કરવામાં આવી હતી,જેનું વિશ્વભરના

વિદ્વાનો દ્વારા ઘણી વખત પુનઃમુદ્રિત અને વિશ્લેષણ કરવામાં આવ્યું હતું.આજે તેનો ઈનોવેશન ડિફ્યુઝન મોડેલનો ઉપયોગ વિવિધ સ્તરે સંશોધન માટે આધાર તરીકે થાય છે.

નવીનતા હંમેશા નક્કર Historical (ઐતિહાસિક) પ્રકૃતિની હોય છે,ચોક્કસ સમયે જન્મેલા ચોક્કસ તબક્કાની સમસ્યાઓને ક્રમશઃ ઉકેલવા,નવીનતા ઝડપથી ઘણાની મિલ્કત બની શકે છે, શિક્ષકે શિક્ષણમાં નવીનતાઓનું સતત નિરીક્ષણ કરવાની અને નવીન પ્રવૃતિઓ હાથ ધરવાની જરૂર છે,લક્ષ્યોમાં ફેરફાર અને તેના ઘટકોનો સમાવેશ થાય છે, લક્ષ્યોમાં ફેરફાર (ઉદાહરણ તરીકે નવું લક્ષ્ય વિદ્યાર્થીના વ્યક્તિત્વને વિકસાવવાનું છે) તેમાં ફેરફાર શિક્ષણની સામગ્રી નવા શિક્ષણ સહાયક, શિક્ષણના નવા વિચારો, શિક્ષણની નવી પદ્ધતિઓ અને તકનિકી વિકાસ વગેરે.

પ્રાચિન વેદકાળમાં વૈદિક શિક્ષણ ગુરુકુળ પરંપરામાં વિદ્યાર્થીઓ ગુરુના આશ્રમમાં રહીને શિક્ષણ પ્રાપ્ત કરતા હતા.તે સમયમાં પ્રાચિન પરંપરાગત પદ્ધતિ એટલે કે શ્રવણ - કથન પદ્ધતિ (મૌખિક પદ્ધતિ) દ્વારા અધ્યાપન કાર્ય થતું હતું.આજના યુગમાં માત્ર મૌખિક પદ્ધતિ જ નથી,પરંતુ ઘણી બધી અધ્યયન પદ્ધતિ દ્વારા વિદ્યાર્થીઓને અધ્યાપન કાર્ય કરાવવામાં આવે છે,સમય જતાં શિક્ષણમાં વ્યાખ્યાન પદ્ધતિની સાથે સાથે અનેક શૈક્ષણિક સાધનો ઉપલબ્ધ બન્યા છે, જેમ કે કાર્ટૂન ફિલ્મ,ચિત્રો,ફ્લેનલ બોર્ડ, ફ્લેશકાર્ડ વગેરે વગેરે આમ દરેક અધ્યાપનના વિષયવસ્તુ મુજબ અધ્યાપન પદ્ધતિની પસંદગી કરી શકાય.

વિદ્યાર્થીઓને શિક્ષણ કાર્યમાં રસ લેતો કરવા માટે તેમજ અધ્યાપનકાર્યની અસરકારકતા વધારવા માટે જુદાં જુદાં ઉપકરણોનો ઉપયોગ કરવો જરૂરી છે. અત્યાધુનિક યુગમાં વિદ્યાર્થીઓને પરંપરાગત શિક્ષણથી બહાર લાવીને અન્ય શૈક્ષણિક સાધન સામગ્રી દ્વારા અધ્યાપન કરાવવાના હેતુથી ધોરણ 6ના અભ્યાસક્રમમાં આવતા ગુજરાતી વ્યાકરણના અધ્યાપન માટે ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપનની અસરકારકતા ચકાસવા માટે આ સંશોધન હાથ ધર્યું હતું.

2.0. સંશોધનના હેતુઓ

પ્રસ્તુત સંશોધનના હેતુઓ આ મુજબ છે.

1. ગુજરાતી વ્યાકરણના અધ્યાપન માટે ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિ દ્વારા તાસ આયોજનની સંરચના કરવી.

2. ગુજરાતી વ્યાકરણના અધ્યાપન માટે ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિની તુલનાત્મક અસરકારકતા ચકાસવી.

3.0 ઉત્કલ્પનાઓ

ધોરણ-6ના વિદ્યાર્થીઓ પર ગુજરાતી વ્યાકરણ વિષયમાં ફ્લેશકાર્ડ અધ્યયન પદ્ધતિથી અધ્યયન પામેલા વિધાર્થીઓ અને વ્યાખ્યાન પદ્ધતિથી અધ્યયન પામેલા વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિના પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત નહીં હોય.

4.0 અભ્યાસમાં સમાવિષ્ટ ચલો

પ્રાયોગિક સંશોધનમાં પ્રયોજકો વિભિન્ન પરિસ્થિતિ પર અંકુશ મેળવે છે.તેથી એક પરિસ્થિતિની બીજી પરિસ્થિતિ પર અસરનું પરિક્ષણ કરવા માટે ચલોનું સ્પષ્ટીકરણ મહત્વનું છે.

પ્રસ્તુત સંશોધન અભ્યાસમાં તમામ વિશિષ્ટ ચલો આ મુજબ હતા.

સ્વતંત્ર ચલ

પ્રસ્તુત અભ્યાસમાં સ્વતંત્ર ચલ તરીકે અધ્યાપન પદ્ધતિ જેની બે કક્ષાઓ હતી.

(1) ફ્લેશકાર્ડ અધ્યાપન પદ્ધતિ.

(2) વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપન પદ્ધતિ.

પરતંત્ર ચલ

પ્રસ્તુત અભ્યાસમાં પરતંત્ર ચલ તરીકે શૈક્ષણિક સિદ્ધિ હતી.

અંકુશિત ચલ

પ્રસ્તુત અભ્યાસમાં અંકુશિત ચલ તરીકે નીચેના ચલો હતા.

(1) શિક્ષણનું માધ્યમ

(2) શૈક્ષણિક વર્ષ

(3) ગુજરાતી વિષયવસ્તુ

(4) તાસની સંખ્યા અને સમય

(5) જાતિયતા અને વિષય

આંતરવર્તી ચલ

પ્રસ્તુત અભ્યાસમાં આંતરવર્તી ચલ તરીકે...

(1) અધ્યાપન પદ્ધતિનું નાવિન્ય

(2) જૂથ વચ્ચે આંતરક્રિયા

(3) વિષય પ્રત્યે રુચિ અને ઉત્સાહ

(4) શિક્ષકની અધ્યાપન ક્ષમતા

(5) વ્યક્તિગત ભિન્નતા.

5.0 પદોની વ્યવહારુ વ્યાખ્યા

ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપન કાર્યક્રમ :

° પ્રસ્તુત સંશોધન માટે ફ્લેશકાર્ડ એટલે ગુજરાતી વ્યાકરણના મુદ્દાઓને ચિત્રો અને સાથે લખાણ દ્વારા સરળ રીતે રજૂ કરતું શૈક્ષણિક સાધન.

°પ્રસ્તુત સંશોધન માટે વ્યાખ્યાન પદ્ધતિ એટલે ગુજરાતી વ્યાકરણના મુદ્દાઓને કથન દ્વારા રજૂ કરવાની પદ્ધતિ.

° શૈક્ષણિક સિદ્ધિ ધોરણ-6ના વિદ્યાર્થીઓ પર ગુજરાતી વ્યાકરણના વિષયમાં ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિના ઉપયોગ દ્વારા અધ્યાપન માટે રચવામાં આવેલ શિક્ષકનિર્મિત કસોટીમાં વિદ્યાર્થીઓએ મેળવેલ પ્રાપ્તાંકોને શૈક્ષણિક સિદ્ધિ તરીકે સ્વીકારવામાં આવેલા.

6.0 અભ્યાસનું ક્ષેત્ર

પ્રસ્તુત અભ્યાસનું ક્ષેત્ર ભાષા શિક્ષણ હતું.

7.0 અભ્યાસનો પ્રકાર

પ્રસ્તુત અભ્યાસ વ્યવહારિક પ્રકારનો હતો.તથા પ્રસ્તુત અભ્યાસના વિદ્યાર્થીઓ પાસેથી સંખ્યાત્મક સ્વરૂપે માહિતી પ્રાપ્ય હતી,તેનું ગુણાંકન કર્યા બાદ અંકશાસ્ત્રીય પ્રયુકિતનો ઉપયોગ કરી પૃથક્કરણ કરવામાં આવ્યું હતું તેથી આ અભ્યાસ સંખ્યાત્મક પ્રકારનો હતો.

8.0 વ્યાપવિશ્વ

પ્રસ્તુત અભ્યાસમાં વ્યાપવિશ્વ તરીકે વર્ષ 2021માં રાજકોટ શહેરની ગુજરાતી માધ્યમની પ્રાથમિક શાળાઓમાં ધોરણ 6 થી 8માં અભ્યાસ કરતા વિદ્યાર્થીઓનો સમાવેશ કરવામાં આવ્યો હતો.

9.0 નમૂના પસંદગી

પ્રસ્તુત અભ્યાસમાં ગુજરાતી માધ્યમની ઉચ્ચ પ્રાથમિક શાળાની પસંદગી સહેતુક નમૂના પસંદગીથી કરવામાં આવેલ અને શાળાના 60 પત્રોનો નમૂના તરીકે સમાવેશ કરવામાં આવેલ હતો.

10.0 સંશોધન પદ્ધતિ

પ્રસ્તુત અભ્યાસ પ્રાયોગિક સંશોધન પદ્ધતિ દ્વારા હાથ ધરવામાં આવ્યો હતો.

11.0 ઉપકરણ

પ્રસ્તુત અભ્યાસમાં શિક્ષકનિર્મિત કસોટીનો ઉપકરણ તરીકે ઉપયોગ કરવામાં આવ્યો હતો.

12.0 માહિતીનું એકત્રીકરણ

પ્રસ્તુત અભ્યાસમાં પ્રાયોગિક કાર્યના અંતે પરતંત્ર ચલના માપન માટે બંને જૂથના વિદ્યાર્થીઓ પાસેથી ગુજરાતી વ્યાકરણની શિક્ષક નિર્મિત સિદ્ધિ કસોટી દ્વારા માહિતી મેળવવામાં આવી હતી.

13.0 માહિતીનું સ્વરૂપ

પ્રસ્તુત અભ્યાસનો હેતુ ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિની તુલનાત્મક અસરકારકતા તપાસવાનો હતો, પ્રયોગના અમલ બાદ શિક્ષક નિર્મિત કસોટી દ્વારા બંને જૂથના સિદ્ધિ પ્રાપ્તાંકો મેળવવામાં આવ્યા હતા. મેળવેલ માહિતી સંખ્યાત્મક સ્વરૂપમાં હતી.જેની માપન કક્ષા અંતરાલ માપ પદ્ધતિ હતી.

14.0 પૃથક્કરણની પ્રવિધિ

પ્રસ્તુત અભ્યાસમાં શિક્ષક નિર્મિત કસોટી પર પ્રાપ્ત થયેલ બંને જૂથોના પ્રાપ્તાંકોના પૃથક્કરણ માટે સરાસરી, પ્રમણવિચલન અને ટી - મૂલ્ય મેળવવામાં આવ્યા હતા.

15.0 માહિતીનું પૃથક્કરણ અને અર્થઘટન

પ્રસ્તુત અભ્યાસમાં પ્રયોગ દરમિયાન પ્રાયોગિક જૂથમાં 30 વિધાર્થીઓ અને નિયંત્રિત જૂથમાં 30 વિધાર્થીઓ હતા. આમ બંને જૂથના મળીને કુલ 60 વિધાર્થીઓ હતા,પ્રયોગના અંતે આ 60 વિદ્યાર્થીઓને સિદ્ધિ કસોટી આપવામાં આવી હતી અને તેના આધારે પ્રાપ્ત થયેલ સિદ્ધિ પ્રાપ્તાંકો દ્વારા પ્રમાણવિચલન અને સરાસરીઓ વચ્ચેના તફાવતનું મૂલ્ય મેળવવામાં આવ્યું હતું જે અહીં સારણી સ્વરૂપે રજૂ કરેલ છે.

સારણી - 1

પ્રાયોગિક અને નિયંત્રિત જૂથોની શિક્ષક રચિત ઉત્તર

-કસોટીના પ્રાપ્તાંકોની સરાસરી, પ્રમણવિચલન અને ટી-મૂલ્ય.

ક્રમ	જૂથ	સંખ્યા	સરાસરી	પ્રમાણ વિચલન	ટી મૂલ્ય
1	પ્રાયોગિક જૂથ	30	33.93	8.91	2.39
2	નિયંત્રિત જૂથ	30	30.45	8.75	

સારણી-1 નો અભ્યાસ કરતા જણાય છે કે પ્રાયોગિક જૂથ અને નિયંત્રિત જૂથની સરાસરી અનુક્રમે 33.93 અને 30.45 હતી બંને જૂથના પ્રમાણવિચલન અનુક્રમે 8.91 અને 8.75 હતા.બંને જૂથોની -સરાસરીઓના તફાવતની સાર્થકતા ચકાસવા માટે ટી - મૂલ્યની ગણતરી કરવામાં આવી હતી. ગણતરી બાદ મળેલ ટી - મૂલ્ય 2.39 હતું.જે 0.05 કક્ષાએ સાર્થક હતું. આમ,બંને જૂથો વચ્ચે પ્રાપ્તાંકોની સરાસરી વચ્ચે સાર્થક તફાવત હતો.

`પ્રાપ્ત અંકશાસ્ત્રીય પરિણામો પરથી કહી શકાય કે ફ્લેશકાર્ડ પદ્ધતિથી અધ્યયન પામેલ પ્રાયોગિક જૂથની સરાસરી અને વ્યાખ્યાન પદ્ધતિથી નિયંત્રિત જૂથની સરાસરી પ્રાપ્તાંકો વચ્ચે સાર્થક તફાવત હતો. તેની પ્રસ્તુત અભ્યાસની ઉત્કલ્પનાઓનો અસ્વીકાર થયો છે. આથી કહી શકાય કે ફ્લેશકાર્ડ પદ્ધતિ વ્યાખ્યાન પદ્ધતિ કરતા અસરકારક પુરવાર થઈ હતી.

16.0 અભ્યાસના તારણો

પ્રસ્તુત અભ્યાસમાં આ મુજબ તારણ મળ્યું હતું.

પ્રસ્તુત અભ્યાસ અંતર્ગત ગુજરાતી વિષયના વ્યાકરણ એકમના અધ્યાપનના સંદર્ભમાં ફ્લેશકાર્ડ અને વ્યાખ્યાન પદ્ધતિ દ્વારા અધ્યાપન પામેલ વિદ્યાર્થીઓની શૈક્ષણિક સિદ્ધિમાં સાર્થક તફાવત જોવા મળ્યો હતો.આથી કહી શકાય કે, ફ્લેશકાર્ડ પદ્ધતિ અસરકારક હતી.

17.0 સંદર્ભ સાહિત્ય

- ગુજરાતી પાઠ્યપુસ્તક (ધોરણ-6) ગુજરાત રાજ્ય શાળા પાઠ્યપુસ્તક મંડળ, ગાંધીનગર.
- સંશોધનનું દોહનઃ ડૉ. ડી.એ.ઉચાટ (1998),એચ. ઓ.જોષી.એન.એસ.દોંગા અને પી.વી. બુદ્ધદેવ શિક્ષણશાસ્ત્ર ભવન, સૌરાષ્ટ્ર યુનિવર્સિટી - રાજકોટ.
- સંશોધન સમસ્યા પસંદગીના સિદ્ધાંત અને વ્યવહારું આધારો (1997), ડૉ. ડી.એ. ઉચાટ, શિક્ષણ શાસ્ત્ર ભવન, સૌરાષ્ટ્ર યુનિવર્સિટી - રાજકોટ.

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STATUS OF GOVERNMENT UNIVERSITIES LIBRARIES AUTOMATION IN GUJARAT STATE

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ABSTRACT

The growth and development of information and communication technology (ICT) plays an important role in the field of library and information science and automation of the library in particular. The current paper shows the State of the Libraries of Government Universities in Automation in Gujarat province. Research has shown that 100% of libraries are self-sufficient. This study also provides which software packages are used for libraries and modules that use library automation software for Gujarat Government Universities. Obviously in the study of 5 5 libraries (100%) libraries use Soul2.0 software, this research paper also focuses on the availability and use of Library automation software modules.

Keywords: ***Library Automation, University Libraries, Gujarat Government Universities Libraries,***

1. INTRODUCTION:

University libraries generally cater to the literary needs of their users. University libraries also provide their library and information to their users by allowing them to access and use books, journals, magazines, maps and atlases, reference books. , audio and video documents, and other such and printed documents. University libraries should provide a library of valuable information and information to a large community as it falls within its social responsibility function.

Computers are used in all fields of human activity due to their speed, accuracy and processing ability on a large scale. Computers have accessed and accessed the library and information for efficient use and for the benefit of library users. It is also a space-saving device because computer-readable information takes up much less space than conventional archives. time at the beginning.

DEFINITION:

The automation of the library requires planning, designing and implementing. The automation of the library reduces the severity of the repeated hand-crafted efforts in the library system. The use of a library automaton facilitates recovery and comfort in group development, storage, management, processing, preservation, and communication etc. It increases productivity in terms of both services and services.

- According to Webster's Dictionary, "automation is the ability to make apparatus, processes or systems work automatically". In other words, equipment that mathematically changes information storage, selection, presentation and records, input data or internally generated data. The default name is used for the default technical process.
- Automation is the process of making a system automatically mean that it is automated. These electronic devices are used to create automatic libraries.
- Library automation means the use of machines to perform various, repetitive and pastoral tasks that include a variety of functions and library services.

2. OBJECTIVES

1. Know the state of the library of Gujarat Government University libraries.
2. Which module is used for Library Automation libraries of Gujarat Government Universities.

3. REVIEW

Few research articles have been updated to better understand the concept of automation in the library.

Sampath Kumar & Biradar (2010) conducted a study on the use of ICT in college libraries in Karnataka. The study examined the availability of ICT infrastructure, the automatic nature of the library, and barriers to the use of library automation and attitudes of library staff regarding the use of ICT in libraries of 31 colleges in Karnataka, India. The study found that a lack of financial support, human resources, and a lack of training program for library staff were hampering the successful installation of ICT in college libraries.

Mutulan (2012) in his research presented the knowledge and lessons learned during the automation program at the University of Botswana (UB). Case studies have shown that as a result of library automation, increased access to electronic services, reduced visual storage and editing, the introduction of new services, digital content creation increased access, and access to electronic services through remote sites. made possible by the use of library automation. The study also addressed some of the challenges the library faced due to e library automation, most importantly staff concerns about job loss, learning new skills, financial burden on registering electrical resources.

Malik, Anit (2013). The current paper focuses on the transformation and digitalization of university libraries, and examines the current situation and the challenges facing the digitalization process. The paper also discussed the various aspects of converting a document from print to electronic format. You have found that computer technology is inevitable in the library. He concluded that digital technology will close the gap in digital diversity and will work to improve information management.

Mohammad, Jafar & Parvez (2014) examined the impact of automation on library management services at four selected administrative institutions in Aligarh. The study used research methods to obtain data from participating libraries. The study found that of the four libraries participating in the study, only partially developed their own libraries. The Al-Barkaat Management Institute has established its own library. Eighty-five percent of users felt that library automation system was better than hands-on system.

Veeranjaneyulu (2017) studied the current state of the automation of the library and the digital library of Agricultural University in India. The investigated parameters include automation status, digital input status, membership of the KrishiKosh site, membership in the AgriCat Union Catalog and the implementation of RFID technology in agricultural libraries. Research shows that 80% of libraries work for the University of Agriculture.

4. RESEARCH METHOD

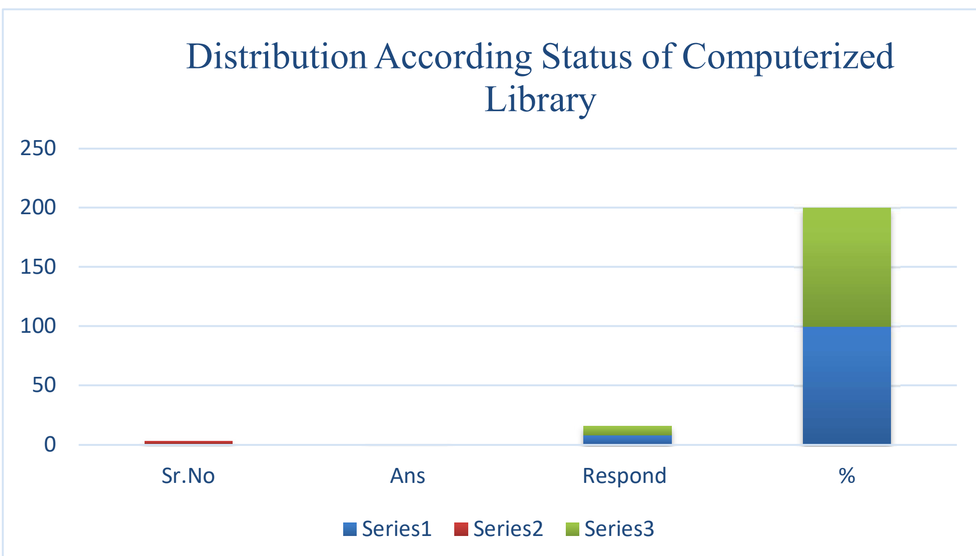
The research focuses on the position of Library Automation in the libraries of Gujarat State Universities, the research methodology was found to be most suitable for research. Therefore, the test method was adopted for this current function. There are two commonly used tools for data collection in survey research; questionnaire method. Basically the questionnaire is used as the main tool in this study. However, this has been accompanied by informal discussions where necessary. The questionnaire was distributed to 5 libraries in all libraries.

5. DATA ANALYSIS

TABLE - 1

Sr. No.	Name of the University	Place
1	Gujarat University	Ahmadabad
2	Sardar Patel University	V.V. Nagar
3	Veer Narmad South Gujarat University	Surat
4	Maharaja Sayajirao University (M.S. University)	Vadodara
5	Saurashtra University	Rajkot
6	Maharaja Krishnakumarsinhji Bhavnagar University	Bhavnagar
7	Hemchandracharya North Gujarat University (NGU)	Patan
8	KrantiguruShyamji Krishna VarmaKachha University	Kachha

Graph 1



Interpretation

- As per table No.2 : that show all 8(100%) Universities Libraries has computerised library.

TABLE - 2

Distribution According Status of computerized Library			
Sr.No	**Ans**	**Respond**	**%**
1	Yes	8	100
2	No	0	0
	Total	**8**	**100**

TABLE - 3

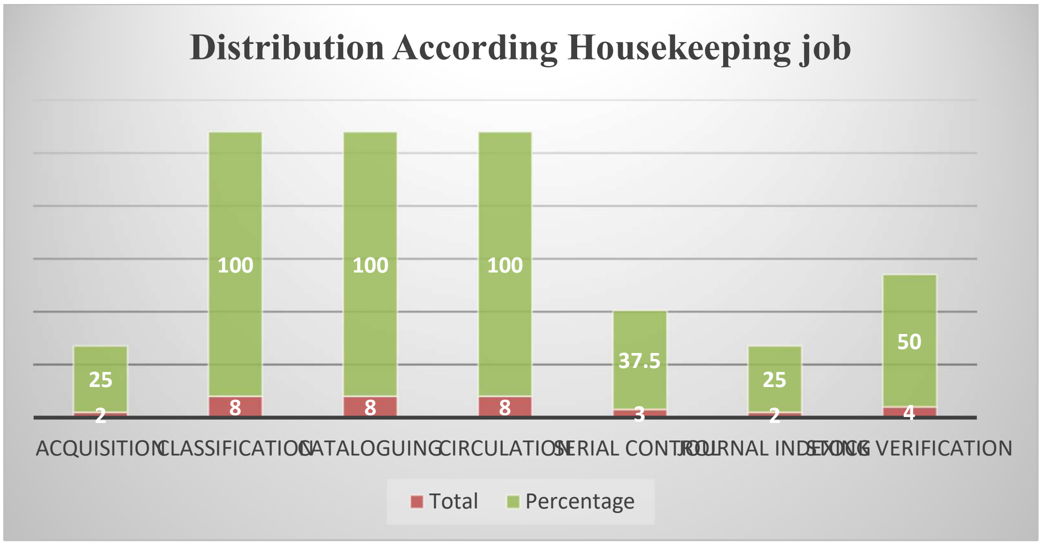
HOUSEKEEPING JOBS

Sr. No.	University	Acquisition	Classification	Cataloguing	Circulation	Serial Control	Journal Indexing	Stock Verification
1	G. U.	✓	✓	✓	✓	✓	✓	✓
2	S. P. U.		✓	✓	✓	✓		✓
3	V.N.S.G.U.		✓	✓	✓			
4	M.S.U.	✓	✓	✓	✓	✓	✓	✓
5	S. U.		✓	✓	✓			
6	M.K.B.U.		✓	✓	✓			✓
7	H.N.G.U.		✓	✓	✓			
8	KachhaUni		✓	✓	✓			

TABLE 3.1

Details	Acquisition	Classification	Cataloguing	Circulation	Serial Control	Journal Indexing	Stock Verification
Total	2	8	8	8	3	2	4
Percentage	**25**	**100**	**100**	**100**	**37.5**	**25**	**50**

GRAPH 2



Interpretation

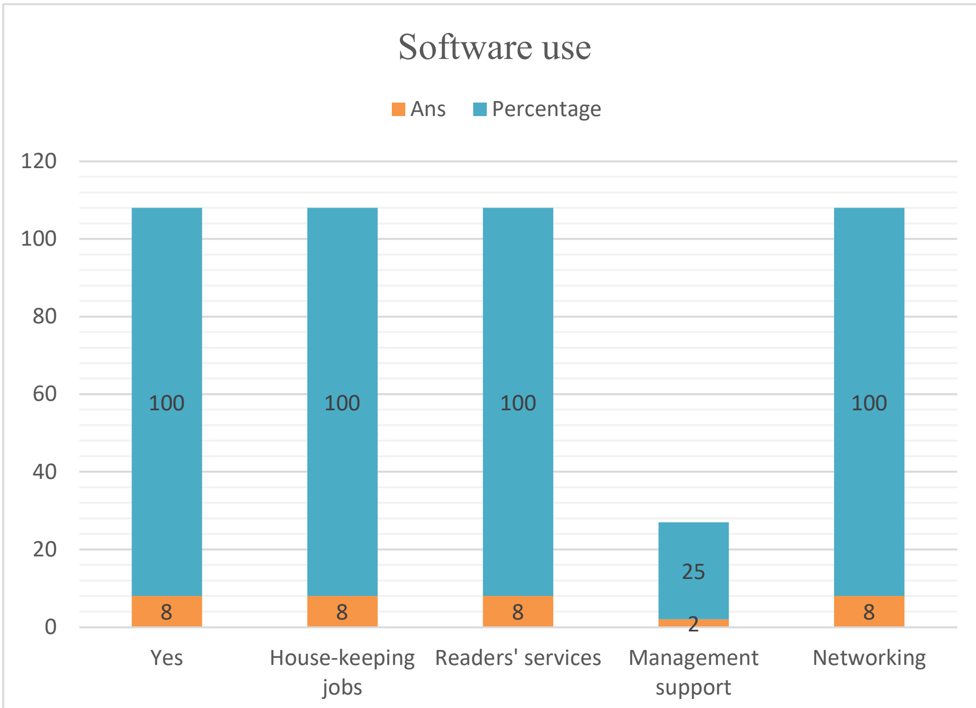
- As per table No.3 and 3.1 that show all Government Universities Libraries has done housekeeping jobs are generally like that, Classification, Cataloguing, Circulation,.
- For Acquisition and Journal Indexing, The Gujarat University Library, The M.S. University of Baroda Smt. Hansa Mehta Library Library have proceeded by computer.
- For Serial Control, The Gujarat University Library, Sardar Patel University Bhaikaka Library, The M.S. University of Baroda Smt. Hansa Mehta Library have proceeded by computer.
- For Stock Verification, The Gujarat University Library, Sardar Patel University Bhaikaka Library, The M.S. University of Baroda Smt. Hansa Mehta Library, Shri Maharajakrishnakumarsinhji Bhavnagar University Library have proceeded by computer.

TABLE – 4 SOFTWARE USES

Sr. No.	University	Yes	House-keeping jobs	Readers' services	Management support	Networking
1	G. U.	✓	✓	✓	✓	✓
2	S. P. U.	✓	✓	✓		✓
3	V.N.S.G.U.	✓	✓	✓		✓
4	M.S.U.	✓	✓	✓	✓	✓
5	S. U.	✓	✓	✓		✓
6	M.K.B.U.	✓	✓	✓		✓
7	H.N.G.U.	✓	✓	✓		✓
8	KachhaUni	✓	✓	✓		✓

TABLE 4.1

Details	Yes	House-keeping jobs	Readers' services	Management support	Networking
Ans	8	8	8	2	8
Percentage	100	100	100	25	100



Interpretation

- As per table No.:4 and 4.1 that show all Universities Libraries has used various software for libraries.
- Housekeeping jobs, Reader's services and Networking services are provided by the library's software.
- Management support activities are done by the Gujarat University Library, The M.S. University of Baroda Smt. Hansa Mehta Library.

6. FINDINGS

- All Gujarat government Universities Libraries has computerized library.
- All Government Universities Libraries has done housekeeping jobs are generally like that, Classification, Cataloguing, Circulation,.

- For Acquisition and Journal Indexing, The Gujarat University Library, The M.S. University of Baroda Smt. Hansa Mehta Library Library have proceeded by computer.
- For Serial Control, The Gujarat University Library, Sardar Patel University Bhaikaka Library, The M.S. University of Baroda Smt. Hansa Mehta Library have proceeded by computer.
- For Stock Verification, The Gujarat University Library, Sardar Patel University Bhaikaka Library, The M.S. University of Baroda Smt. Hansa Mehta Library, Shri Maharajakrishnakumarsinhji Bhavnagar University Library have proceeded by computer.
- All Universities Libraries has used various software for libraries.
- Housekeeping jobs, Reader's services and Networking services are provided by the library's software.
- Management support activities are done by the Gujarat University Library, The M.S. University of Baroda Smt. Hansa Mehta Library.

7. SUGGESTIONS

- Libraries are suggested to use open source Operating Systems. This would reduce the major cost involved in entire automation process.
- Librarians should use standard cataloguing format which will be helpful for resource sharing and copy cataloguing.
- Web OPAC facility should be provided both within and outside the campus and create awareness among the users about the use of library catalogue (OPAC) for the effective utilization of library resources.
- Librarian should be use Serial control modules which will be helpful for Library
- All the libraries should provide all the services modules of library automation such as Acquisition modules, serial control, technical processing, web OPAC for better utilization of library resources.

8.CONCLUSION

In the present era Library automation is very essential for all the libraries. An automated library can provide better library services to their users and can maintain the library more properly which a manual library can’t do. The record keeping activities and various report generation becomes very easy in an automated library system. But the success of any library automation programme depends upon its proper planning and execution. Hence library professionals need to take right initiatives in right direction. Also selection of the any software, the library staff should do proper evaluation of the software Modules for better services

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કોરોના કાળમાં પ્રાથમિક શાળાઓના વિદ્યાર્થીઓનું શિક્ષણઃ પડકારો અને પ્રયાસો

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(૧) સારસંક્ષેપઃ

પ્રસ્તુત લેખમાં કોરોના મહામારી દરમિયાન ગુજરાતમાં પ્રાથમિક શાળાઓના વિદ્યાર્થીઓનું શિક્ષણ કોઈપણ રીતે ચાલુ રહી શકે તે માટે સરકાર, શિક્ષક, વાલીઓ અને વિદ્યાર્થીઓએ જે પડકારોનો સામનો કરેલ તેમજ તે પડકારોનું શમન કરવા જે પ્રયાસો થયેલ તે અહીં દર્શાવવાનો પ્રયાસ કરવામાં આવેલ છે.

કોરોના કાળ અને પ્રાથમિક શિક્ષણ, પ્રાથમિક શાળાના ધોરણ : ૧ થી ૮ ના વિદ્યાર્થીઓનું ઓનલાઇન અને ઓફલાઇન શિક્ષણ, સરકાર, શિક્ષક, વાલી અને વિદ્યાર્થી સામેના પડકારો, સરકાર, શિક્ષક અને વાલી દ્વારા વિદ્યાર્થીના શિક્ષણ માટે થયેલાં પ્રયાસો તેમજ તેના કારણે વિદ્યાર્થીના શિક્ષણમાં આવેલ પરિવર્તનું અહીં વિશદ વર્ણન કર્યું છે.

(૨) પ્રસ્તાવનાઃ

પ્રાથમિક શાળના ધોરણ : ૧ થી ૮ ના વિદ્યાર્થીઓ એ દેશનું ભવિષ્ય છે. તેઓનું શિક્ષણ એ ખૂબ જ મહત્વની બાબત છે. તેઓના શિક્ષણમાં જો પાયો કાચો રહી જાય તો ભારત દેશની એક આખી પેઢી અંધકારની ગર્તામાં સરી જાય. તેવું ન થાય તે માટે સરકાર દ્વારા નવા-નવા કાર્યક્રમો સાથે ખૂબ જહેમત ઊઠાવવામાં આવેલ. એક પણ વિદ્યાર્થી શિક્ષણથી વંચિત ન રહી જાય તે માટો શિક્ષકોએ પોતાનો જીવ જોખમમાં મૂકીને પણ શિક્ષણ સેવાયજ્ઞ હાથ ધરેલ. શિક્ષક, વાલી અને સરકારની સામૂહિક જહેમતથી પ્રાથમિક શાળાના વિદ્યાર્થીઓ માટે શિક્ષણનો દિપ પ્રજ્જવલિત રાખવાનો એક પ્રશંસનિય પ્રયાસ થયેલ છે.

૨.૧ પ્રાથમિક શિક્ષણઃ

પ્રાથમિક શિક્ષણમાં ધોરણ : ૧ થી ૮ ના વિદ્યાર્થીઓનો સમાવેશ થાય છે. તે વિદ્યાર્થીઓની ઊંમર ૬ થી ૧૪ વર્ષની હોય છે. જેમાં ૬ થી ૧૨ વર્ષની ઊંમરના વિદ્યાર્થીઓ એટલે કે ધોરણ : ૧ થી ૬ માં બાલ્યાવસ્થામાં અને ૧૨ થી ૧૪ વર્ષ એટલે કે ધોરણ : ૭ અને ૮ કિશોરાવસ્થાનો સમયગાળો હોય છે. તે સમય દરમિયાન વિદ્યાર્થીઓમાં શારીરિક, માનસિક, સંવેગાત્મક, સામાજિક, ચારિત્રિક, ભાષા તેમજ રચનાત્મકલાનો વિકાસ થાય છે. જે વિદ્યાર્થીઓ શાળામાં અને પોતાની

આસપાસના વાતાવરણમાંથી મેળવતા હોય છે. પ્રાથમિક શિક્ષણ એ વિદ્યાર્થીના સફળ ભવિષ્યનું પ્રથમ મહત્ત્વનું સોપાન છે.

૨.૨ કોરોના કાળઃ

કોરોના કાળ એ એકવીસમી સદીનો સૌથી ભયાવહ સમય રહ્યો છે. કરોડો વ્યક્તિઓએ તેઓના આત્મજનોને ગુમાવવા પડયાં છે. માત્ર એટલું જ નહી પરંતુ આર્થિક રીતે પણ માણસ પડી ભાંગ્યો છે. શારીરિક, આર્થિક, માનસિક, સામાજિક અને સાંવેગિક રીતે પડી ભાંગેલો માણસ પોતાના બાળકોના શિક્ષણ વિશે પૂરતી ચિંતા કરી શકયો નથી. કોરોના કાળમાં શૈક્ષણિક ક્ષેત્ર પણ ડૂબવાના વાંકે તરી રહ્યું હતું. શૈક્ષણિક વર્ષો જેવા કે, ધોરણ ૧૦ અને ૧૨ તેમજ સ્નાતક અને અનુસ્નાતકના છેલ્લા વર્ષના વિદ્યાર્થીઓનું શિક્ષણ કોરોના ભરખી ગયો કે જે વિદ્યાર્થીના જીવનકાળમાં તેના સોનેરી ભવિષ્ય માટે અગત્યના ગણવામાં આવે છે. સાથો-સાથ પ્રાથમિક શિક્ષણનો પાયો પણ હચમચી ગયો છે. પ્રત્યક્ષ શિક્ષણ અને ઓનલાઇન શિક્ષણ વચ્ચે કોરોના એ એક ઊંડી ખાઇ બનાવવાનું કાર્ય કર્યું છે.

(૩) ચાવીરૂપ કબ્દોઃ

શિક્ષણ, પ્રાથમિક શિક્ષણ, કોરોના કાળ, વિદ્યાર્થી, પ્રત્યક્ષ, ઓનલાઇન શિક્ષણ

(૪) હેતુઓઃ

- શિક્ષણની નવી તરેહનો અભ્યાસ કરવો.
- શિક્ષણની નવી તરેહો સમાજ દ્બારા કેટલી સ્વીકાર્ય તેનો અભ્યાસ કરવો.
- સરકાર, શિક્ષક અને વાલીઓના પડકારો અને પ્રયાસોનો અભ્યાસ કરવો.
- કોરોના કાળ દરમિયાન પ્રાથમિક શિક્ષણ વિદ્યાર્થીઓ માટે કેટલું અસરકારક રહ્યું તેનો અભ્યાસ કરવો.

(૫) પડકારો અને પ્રાયસોઃ

૫.૧ પડકારો

૫.૧.૧ સરકારશ્રી માટેના પડકારોઃ

- શિક્ષણની નવી તરેહો તાત્કાલિક વિકસાવવી તેમજ તેનો અમલ કરવો.
- શિક્ષણની નવી તરેહોના વિકાસ માટે માનવબળનો સહારો લેવો.

- નવી તરેહો માટે શિક્ષકોને તાલીમબદ્ધ કરવા .
- પ્રાથમિક શાળાના વિદ્યાર્થીઓ ઘરમાં રહીને, આરોગ્ય સાચવીને શિક્ષણ મેળવી શકે તેની વ્યવસ્થા કરવી.
- કોવિડ જેવા કપરા સમયમાં જ્યારે આરોગ્ય મુખ્ય બાબત હોય ત્યારે શિક્ષણને પણ પ્રાધાન્ય આપવું.
- વિદ્યાર્થીઓ તેમજ વિદ્યાર્થીઓ સુધી શિક્ષણ પહોંચાડનાર તમામ માનબળના માત્ર શારીરિક જ નહિં, માનસિક આરોગ્ય વિશે પણ સતત ચિંતિત રહેવું.

૫.૧.૨. શિક્ષકો માટેના પડકારોઃ

- એક સાથે એકથી વધુ શૈક્ષણિક નવી તરેહોનો સ્વીકાર કરવો.
- શૈક્ષણિક નવી તરેહોથી તાલીમબદ્ધ થવું.
- શિક્ષકનું પોતાનું, પોતાના પરિવારનું અને પોતાના વિદ્યાર્થીઓના આરોગ્યની સતત કાળજી રાખી શૈક્ષણિક કાર્ય કરવું.
- શિક્ષકે પોતાનું માનસિક સ્વાસ્થ્ય જાળવવું તેમજ સમાજના કોરોનાયુકત વિદ્યાર્થીઓના પરિવારો સાથે સતત સંપર્કમાં રહીને તેમને માનસિક રીતે મજબૂત કરવા
- માત્ર ઓનલાઇન નહિં પરંતુ પોતાના તેમજ પરિવારના જીવના જોખમે છેક છેવાડાના વિદ્યાર્થી સુધી સતત શૈક્ષણિક કાર્ય કરતા રહેવું.
- શિક્ષણ માટે નવી ટેક્નોલોજી શીખવા સતત કાર્યશીલ રહેવું.
- જે વિદ્યાર્થીઓ કે તેના પરિવાર પાસે ફોનની સુવિધા નથી તેવા વિદ્યાર્થીઓ માટે શિક્ષણના અન્ય વિકલ્પો શોધવા.
- શિક્ષણની સાથો-સાથ આરોગ્ય વિષયક સેવાઓમાં અને અનાજ વિતારણમાં પણ સતત મદદ કરવી.
- દૂરના વિસ્તારની શાળાઓમાં જાહેર વાહનોથી અવર-જવર કરી ફરજ બજાવતાં શિક્ષકોને કોરોના કાળમાં પોતાની શાળા કે વિદ્યાર્થીઓ સુધી રૂબરૂ પહોંચવું જ અઘરૂ બન્યું હતું.

૫.૧.૩ વાલીઓ માટેના પડકારોઃ

- આર્થિક ભીસમાં સપડાયેલ વાલીઓ પોતાના બાળકના શિક્ષણની પણ ચિંતા કરવી.
- ટી.વી., મોબાઇલ કે ઇન્ટરનેટની સુવિધા નથી તેવા વાલીઓ માટે શાળા કે શિક્ષક સાથે સંપર્કમાં રહેવું.

- પોતાની સાથે પરિવારનું માનસિક સ્વાસ્થ્ય સાચવવું.
- નાના બાળકોને શિક્ષણ માટે બે-ત્રણ કલાક એક જગ્યાએ બેસાડવા અને તેના પર ધ્યાન રાખવું.

૫.૨ પ્રયાસોઃ

૫.૨.૧ સરકાર અને શિક્ષકોના સંયુકત ઉપક્રમે શિક્ષણ માટે થયેલા પ્રયાસોઃ

(૧) માઇક્રોસોફ્ટ ટીમ્સઃ

- શિક્ષકો અને વિદ્યાર્થીઓના લોગઇન આઇ.ડી. અને પાસવર્ડ બનાવી દરેકને એક જ પ્લેટફોર્મ નીચે લાવવાનું મહત્ત્વનું કાર્ય થઇ શકયું છે.
- જે વિદ્યાર્થીઓ કે વાલીઓ પાસે સ્માર્ટ ફોનની અને ઇન્ટરનેટની સુવિધા હતી તેમને માટે માઇક્રોસોફ્ટ ટીમ્સ દ્વારા ખૂબ જ સરળ રીતે શૈક્ષણિક કાર્ય થઇ શકયું છે.
- શિક્ષકોએ પોતાના એક-એક વિદ્યાર્થીઓને વ્યક્તિગત રીતે માઇક્રોસોફ્ટ ટીમ્સમાં લોગીન કરી આપેલ.

(૨) બાયસેગઃ

બાયસેગ મારફતે દરેક વિદ્યાર્થીઓ ઘરે બેસી પોતાના ટી.વી. માં જ અથવા જી.ઓ. ટી.વી.માં મોબાઇલ દ્વારા શૈક્ષણિક કાર્ય કરી રહ્યા છે. જે માટે મહિનાની શરૂઆતમાં જ ચોક્કસ સમયપત્રક વિદ્યાર્થીઓ સુધી પહોંચાડી આપવામાં આવે છે.

(૩) હોમ લર્નિંગ યુ.ટયુબ. ચેનલઃ

દરેક ધોરણના વિષય અને યુનિટ મુજબના અભ્યાસક્રમનું હોમ લર્નિંગની યુ.ટયુબ. ચેનલ દ્વારા વિડીયો પ્રસારણ કરવામાં આવે છે.

(૪) દૂરદર્શનઃ

દૂરદર્શન જેવી ફ્રી ચેનલના માધ્યમથી વિદ્યાર્થીઓ ઘરે બેસી પોતાના ટી.વી. પર જ અભ્યાસ કરી રહ્યા છે.

(૫) દીક્ષા એપઃ

- 'દીક્ષા' એપ્લીકેશને શિક્ષકોને તાલીમબદ્ધ કરવા માટે મહત્ત્વનો ભાગ ભજવ્યો છે.
- વિદ્યાર્થીઓના દરેક ધોરણના દરેક વિષયના દરેક પ્રકરણના વિડીયો અને ડીજીટલ ટેકસ્ટબુક દીક્ષા પર મળી રહે છે.

(૬) જી-સ્વાન એપઃ

- ગુજરાતી માધ્યમના બાળકોને ચોક્કસ આઇ.ડી. પાસવર્ડથી શિક્ષકો દ્વારા લોગીન કરાવવામાં આવેલ.
- આ એપ્લીકેશનમાં દરેક ધોરણના દરેક વિષયના દરેક પ્રકરણના વિડીયો, ડીજીટલ ટેક્સ્ટબુક, યુનિટ ટેસ્ટ, ઓડિયો, અસાઇનમેન્ટ, વ્યાકરણ વગેરેને આવરી લેવામાં આવેલ.

(૭) જિલ્લા, તાલુકા અને શિક્ષકો દ્વારા પોતાની રીતે યુ.ટયુબ ચેનલ, બ્લોગ તેમજ એકમ મુજબ સમજૂતી માટેનું ઇ-મટીરીયલ્સ બનાવી દરેક વિદ્યાર્થી સુધી પહોંચાડવાના અઢળક પ્રયાસો થયા છે.

(૮) **વોટ્સઅપ કસોટીઃ**

જેમાં વિદ્યાર્થી પોતાના યુનિક આઇ.ડી. દ્વારા પોતાની જાતે પોતાનું મૂલ્યાંકન કરી માર્ગદર્શન મેળવે છે.

૫.૩ ઓફલાઇન શિક્ષણઃ

(૧) **શેરી શિક્ષણઃ**

- જે અંતર્ગત એક જ વિસ્તારમાં રહેતાં કેટલાંક વિદ્યાર્થીઓના ઘર સુધી પહોંચી તેમજ શેરીમાં કોરોના ગાઇડલાઇન્સના પાલન સાથે તેમને એકત્ર કરી પ્રત્યક્ષ શિક્ષણ આપવામાં આવે છે.
- જે વિદ્યાર્થીઓ પાસે ઓનલાઇન શિક્ષણની કોઇ સુવિધા નથી તેમને માટે શેરી શિક્ષણ આશિર્વાદરૂપ રહ્યું છે. તેમજ ઓનલાઇન શિક્ષણ દરમિયાન જો વિદ્યાર્થીઓને કોઇ સમસ્યા જણાય તો તે પણ શેરી શિક્ષણ દરમિયાન હલ કરવામાં આવે છે.

(૨) **હોમ લર્નિંગઃ**

વાલીઓની મદદથી અથવા વિદ્યાર્થીઓના ઘર સુધી પહોંચીને વિદ્યાર્થીઓને 'હોમ લર્નિંગ' નામની બુકલેટ દર મહિને પહોંચાડવામાં આવતી. વિદ્યાર્થીઓ તે બુકમાં પોતાના જવાબો લખે અને ફરી તે બુકલેટ શિક્ષક સુધી પહોંચે તે મુજબ વિદ્યાર્થીનું મૂલ્યાંકન અને માર્ગદર્શન થાય તેવી પ્રક્રિયા હાથ ધરેલ.

(૩) **એકમ કસોટીઃ**

પ્રકરણ મુજબ દરેક મહિનના અંતે એકમ કસોટીનું આયોજન થાય. જેમાં વિદ્યાર્થીઓ ઘરે રહીને કસોટીના જવાબો ભરે. શિક્ષક તે શાળાએ રહી ચેક કરે અને વિદ્યાર્થીનું

મૂલ્યાંકન ઓફલાઇન કરે તેમજ દરેકે-દરેક વિદ્યાર્થીના પ્રશ્ન મુજબના માર્કનું ‘સરલડાટા’ એપમાં સ્કેનિંગથી ઓનલાઇન પણ કરે.

(૪) **ફોન કોલ્સઃ**

શિક્ષક પોતાના વર્ગના દરરોજ લગભગ ૧૦ થી ૧૫ બાળકોને અભ્યાસ વિશે ફોન દ્વારા પૂછે અને તેમને મૂંઝવતા પ્રશ્નોનું માર્ગદર્શન કરે તેમજ તેની નોંધ શિક્ષક પોતાના રજીસ્ટરમાં પણ નીભાવે.

(૫) **વાલી સંપર્કઃ**

શિક્ષકો દ્વારા વિદ્યાર્થીઓના ઘરે -ઘરે જઇ માત્ર વિદ્યાર્થીઓ જ નહિં, તેઓના વાલીઓ સાથે પણ વિદ્યાર્થીના શિક્ષણ વિશેની ચર્ચા કરવામાં આવેલ.

૫.૨.૨ વાલીઓ દ્વારા શિક્ષણ માટે થયેલ પ્રયાસોઃ

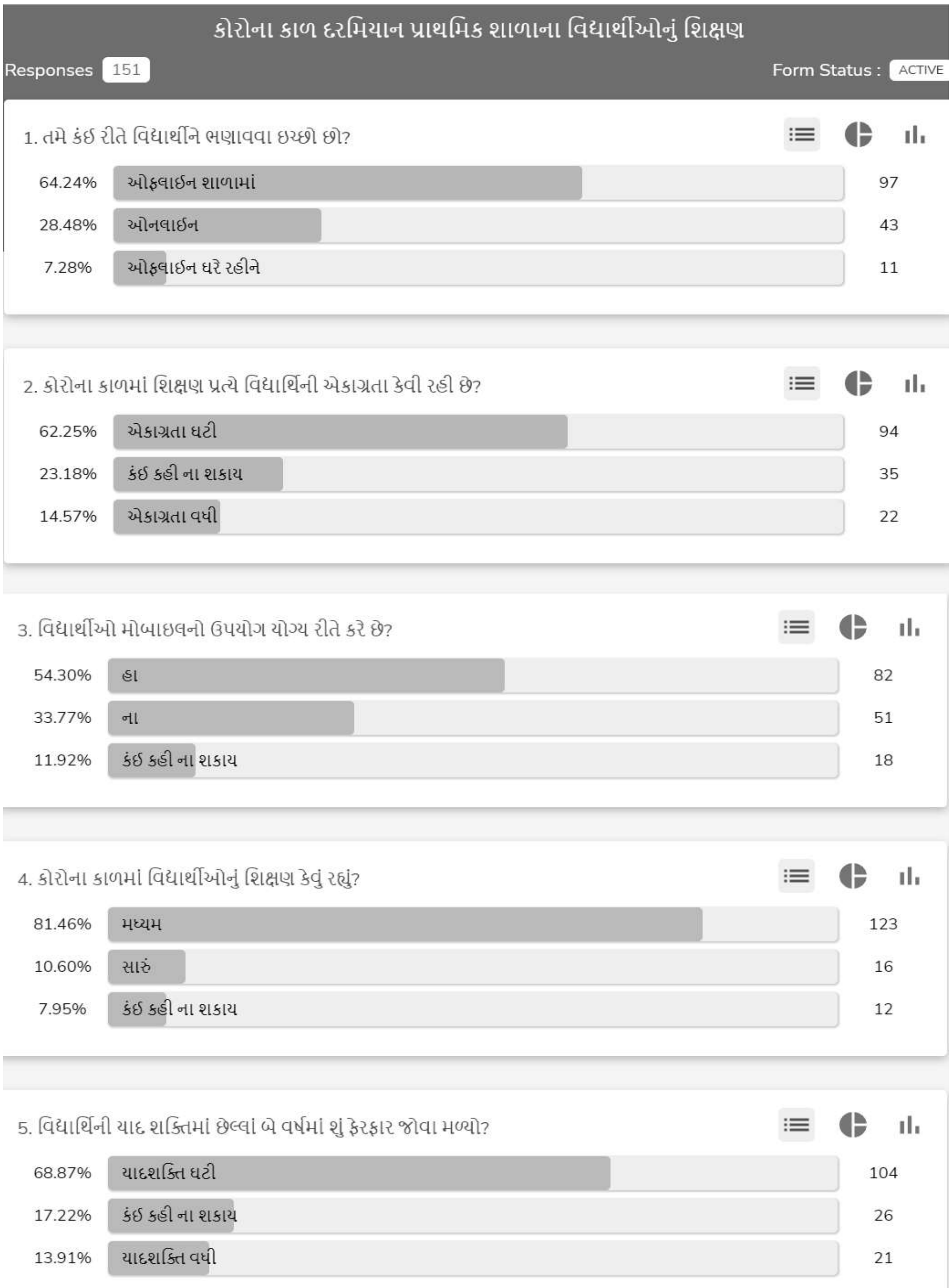
- આર્થિક ભીંસની વચ્ચે પણ મોબાઇલ અને ઇન્ટરનેટની સુવિધા પૂરી પાડવી.
- મોબાઇલ કે ટી.વી. થી દૂર રાખતા બાળકોને શિક્ષણ માટો મોબાઇલ અને ટી.વી. ના ઉપયોગી છૂટ આપવી.
- શાળા અને વિદ્યાર્થી વચ્ચે ચાવીરૂપ ભૂમિકા ભજવવી.
- પોતાના ધંધા-રોજગારની સાથોસાથ બાળકના શિક્ષણ માટે ઘરે રહીને સમય ફાળવવો.

(૬) ચર્ચા અને તારણો :

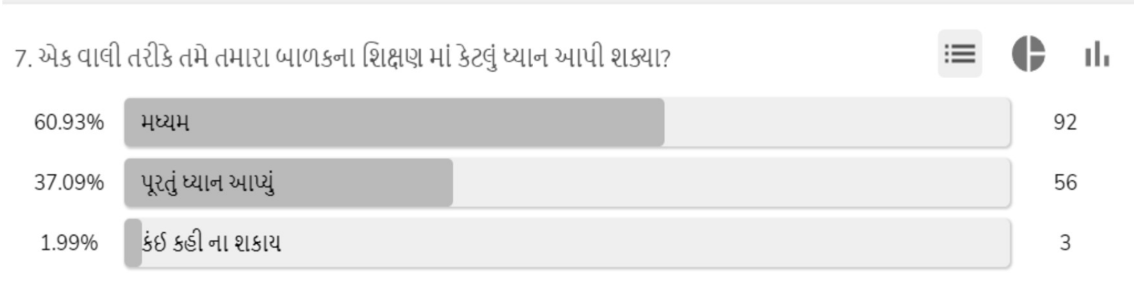
- કોરના કાળ દરમિયાન પ્રાથમિક શાળાના વિદ્યાર્થીઓનો શિક્ષણનો પાયો કાચો ન રહે તે માટે દરેક પક્ષે અઢળક પ્રયાસો થયા છે. ઘરના વાતાવરણ અને શાળાના વાતાવરણમાં ઘણો તફાવત હોય છે જેની અસર વિદ્યાર્થીના શિક્ષણ પર થતી જોવા મળેલ છે.
- જે વાલીઓ અશિક્ષિત છે અને મજૂરવર્ગના છે તે વ્યક્તિગત રીતે પોતાના બાળકના શિક્ષણ પર ધ્યાન આપી શકયા નથી. જેના લીધે શિક્ષક અને શાળાના વારંવારના પ્રયાસ છતાં ઘરના વાતાવરણના કારણે વિદ્યાર્થીનું શિક્ષણ અધકચરૂ રહ્યું છે. જે વાલીઓ વિદ્યાર્થી પર વ્યક્તિગત ધ્યાન આપી શકયા છે તે કોરોના કાળમાં પણ શિક્ષણ સાથે કદમ મિલાવી શકયા છે.

૬.૧ માહિતી વિશ્લેષણઃ

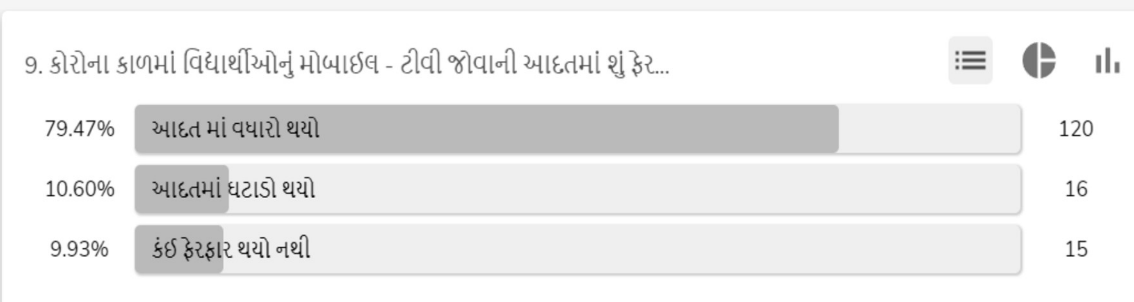
નીચે દર્શાવેલા પ્રશ્નો દ્વારા ૧૫૦ થી વધુ વાલીઓ પર કોરોના કાળમાં વિદ્યાર્થીઓના શિક્ષણ અંગે સર્વે કરવામાં આવેલ. જેનું પરિણામ નીચે દર્શાવેલ છે.

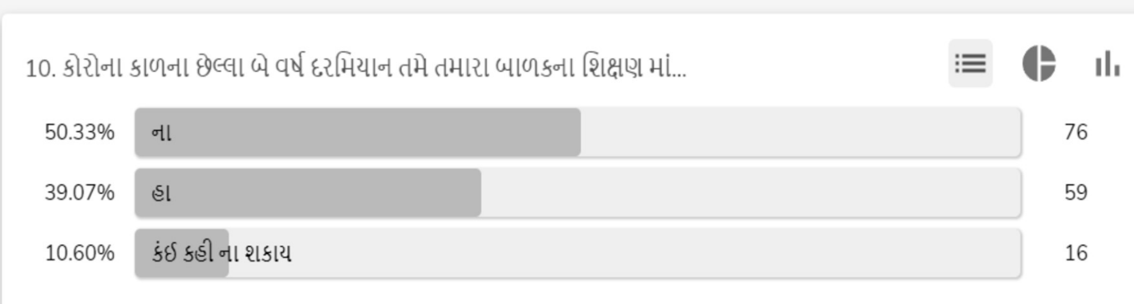



6. એક વાલી તરીકે તમને શાળા અને શિક્ષક તરફથી તમારા બાળકના શિક્ષ...
69.54%
સારો
105
27.81%
મધ્યમ
42
2.65%
કંઇ કહી ના શકાય
4


7. એક વાલી તરીકે તમે તમારા બાળકના શિક્ષણ માં કેટલું ધ્યાન આપી શક્યા?
60.93%
મધ્યમ
92
37.09%
પૂરતું ધ્યાન આપ્યું
56
1.99%
કંઇ કહી ના શકાય
3


8. તમારું બાળક ઓનલાઈન શિક્ષણ મેળવવા માટે સક્ષમ છે?
56.29%
હા
85
33.77%
ના
51
9.93%
કંઇ કહી ના શકાય
15


9. કોરોના કાળમાં વિદ્યાર્થીઓનું મોબાઇલ - ટીવી જોવાની આદતમાં શું ફેર...
79.47%
આદત માં વધારો થયો
120
10.60%
આદતમાં ઘટાડો થયો
16
9.93%
કંઇ ફેરફાર થયો નથી
15


10. કોરોના કાળના છેલ્લા બે વર્ષ દરમિયાન તમે તમારા બાળકના શિક્ષણ માં...
50.33%
ના
76
39.07%
હા
59
10.60%
કંઇ કહી ના શકાય
16

(૭) સમાપન :

ઉપરોકત ચર્ચા અને માહિતી વિશ્લેષણના આધારે તેટલું જરૂર કહી શકાય કે વિદ્યાર્થીના શિક્ષણ પર તેની આસપાસના વાતારવણની ઘણી અસર રહી છે. પ્રશિક્ષિત શિક્ષકો પાસે પ્રત્યક્ષ રીતે શિક્ષણ મેળવતા વિદ્યાર્થીઓ શિક્ષણને સારી રીતે આત્મસાત્ કરી શકે છે. જયારે વાલીઓ પક્ષે બાળકને ભણાવવાની બેવડી જવાબદારી ઉભી થાય છે ત્યારે તમામ વાલીઓ પ્રશિક્ષિત શિક્ષકની સમકક્ષ શિક્ષણ પુરુ પાડી શકતા નથી. જેની અસર વિદ્યાર્થીઓના શિક્ષણ પર પડે છે.

તદ્ઉપરાંત માહિતી વિશ્લેષણના આધારે તે પણ સ્પષ્ટ કહી શકાય છે કોરોના કાળમાં વિદ્યાર્થીઓનું શિક્ષણ બહુમતી વાલીઓ મુજબ સંતોષકારક રહ્યું નથી. વિદ્યાર્થીએ શિક્ષણ જરૂર મેળ્વયું છે પરંતુ તેની ઉંમર, આસપાસનું વાતાવરણ અને ભયજનક કોરોનાના માહોલથી તેના શિક્ષણમાં ખલેલ પહોંચી છે. કોરોના કાળમાં શિક્ષક કરતા વાલીઓની જવાબદારી વિશેષ રહી છે. જે વાલીઓ પોતાની ફરજ બજાવી શકયા છે તેના બાળકો સારી રીતે શિક્ષણ મેળવી શકયા છે.

વેબસાઇટ સંદર્ભઃ

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Research paper on Innovation and Current trends in E – Commerce

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ABSTRACT:

E-commerce (**Electronic -Commerce**) is the activity of electronically buying or selling of products on online services or over the Internet. E-commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. E-commerce is in turn driven by the technological advances of the semiconductor industry, and is the largest sector of the electronics industry.

E-commerce typically uses the web for at least a part of a transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of products (such as books from Amazon) or services (such as music downloads in the form of digital distribution such as iTunes Store). There are three areas of e-commerce: online retailing, electronic markets, and online auctions. E-commerce is supported by electronic business.

KEY WORDS: Online Transaction, Digital Market, Electronic Market

INTRODUCTION:

E-commerce has become an important tool for small and large businesses worldwide, not only to sell to customers, but also to engage them. In 2012, e-commerce sales topped $1 trillion for the first time in history. Mobile devices are playing an increasing role in the mix of e-commerce, this is also commonly called mobile commerce, or m-commerce. In 2014, one estimate saw purchases made on mobile devices making up 25% of the market by 2017.

For traditional businesses, one research stated that information technology and cross-border e-commerce is a good opportunity for the rapid development and growth of enterprises. Many companies have invested an enormous volume of investment in mobile applications. The De

Lone and McLean Model stated that three perspectives contribute to a successful e-business: information system quality, service quality and users' satisfaction. There is no limit of time and space, there are more opportunities to reach out to customers around the world, and to cut down unnecessary intermediate links, thereby reducing the cost price, and can benefit from one on one large customer data analysis, to achieve a high degree of personal customization strategic plan, in order to fully enhance the core competitiveness of the products in the company. Modern 3D graphics technologies, such as Facebook 3D Posts, are considered by some social media marketers and advertisers as a preferable way to promote consumer goods than static photos, and some brands like Sony are already paving the way for augmented reality commerce. Way fair now lets you inspect a 3D version of its furniture in a home setting before buying.

E – COMMERCE MODEL:

E – Commerce is normally carried out in the following types.

A. B2B – This involves Business to Business marketing or inter company business organizations sell their products and services to other business organizations using the internet. It also covers purchasing, services, support and payment system.
B. B2C - This involves business to customer marketing, where products and services are marketed by business organizations directly to the ultimate consumers using the internet. Activities include sales, services, customers information and customer support.
C. C2C - This involves consumers to consumer marketing, where consumers directly sell products or services to other consumers, using the Internet. Firms like eBay provide such facilities.

Among these types, the maximum e – marketing activities take place, and the maximum online marketing opportunities lie in B2C where marketers sell directly to ultimate consumers.

OBJECTIVES OF THE STUDY:

- ✓ To study the various types of E – Commerce.
- ✓ To study the recent trends in E – Commerce.
- ✓ To study the opportunities and limitations of E – Commerce.
- ✓ To study the concept of E – Commerce.

E –COMMERCE IMPACT ON DIFFERENT SECTOR:

IMPACT ON MARKETS AND RETAILERS

E-commerce markets are growing at noticeable rates. The online market is expected to grow by 56% in 2015–2020. In 2017, retail e-commerce sales worldwide amounted to 2.3 trillion US dollars and e-retail revenues are projected to grow to 4.891 trillion US dollars in 2021. Traditional markets are only expected 2% growth during the same time. Brick and mortar retailers are struggling because of online retailer's ability to offer lower prices and higher efficiency. Many larger retailers are able to maintain a presence offline and online by linking physical and online offerings.

E-commerce allows customers to overcome geographical barriers and allows them to purchase products anytime and from anywhere. Online and traditional markets have different strategies for conducting business. Traditional retailers offer fewer assortment of products because of shelf space where, online retailers often hold no inventory but send customer orders directly to the manufacture. The pricing strategies are also different for traditional and online retailers. Traditional retailers base their prices on store traffic and the cost to keep inventory. Online retailers base prices on the speed of delivery.

IMPACT ON SUPPLY CHAIN MANAGEMENT

For a long time, companies had been troubled by the gap between the benefits which supply chain technology has and the solutions to deliver those benefits. However, the emergence of e-commerce has provided a more practical and effective way of delivering the benefits of the new supply chain technologies.

E-commerce has the capability to integrate all inter-company and intra-company functions, meaning that the three flows (physical flow, financial flow and information flow) of the supply chain could be also affected by e-commerce. The affections on physical flows improved the way of product and inventory movement level for companies. For the information flows, e-commerce optimized the capacity of information processing than companies used to have, and for the financial flows, e-commerce allows companies to have more efficient payment and settlement solutions.

IMPACT ON EMPLOYMENT

E-commerce helps create new job opportunities due to information related services, software app and digital products. It also causes job losses. The areas with the greatest predicted job-loss are retail, postal, and travel agencies. The development of e-commerce will create jobs that require highly skilled workers to manage large amounts of information, customer demands, and production processes. In contrast, people with poor technical skills cannot enjoy the wages welfare. On the other hand, because e-commerce requires sufficient stocks that could be delivered to customers in time, the warehouse becomes an important element. Warehouse needs more staff to manage, supervise and organize, thus the condition of warehouse environment will be concerned by employees.

IMPACT ON CUSTOMERS

E-commerce brings convenience for customers as they do not have to leave home and only need to browse website online, especially for buying the products which are not sold in nearby shops. It could help customers buy wider range of products and save customers' time. Consumers also gain power through online shopping. They are able to research products and compare prices among retailers. Also, online shopping often provides sales promotion or discounts code, thus it is more price effective for customers. Moreover, e-commerce provides products' detailed information; even the in-store staff cannot offer such detailed explanation. Customers can also review and track the order history online.

IMPACT ON THE ENVIRONMENT

In 2018, E-commerce generated 1.3 million tons of container cardboard in North America, an increase from 1.1 million in 2017. Only 35% of North American cardboard manufacturing capacity is from recycled content. The recycling rate in Europe is 80 % and Asia is 93 %. Amazon, the largest user of boxes, has a strategy to cut back on packing material and has reduced packaging material used by 19 % by weight since 2016. Amazon is requiring retailers to manufacture their product packaging in a way that doesn't require additional shipping packaging. Amazon also has an 85-person team researching ways to reduce and improve their packaging and shipping materials.

IMPACT ON TRADITIONAL RETAIL

E-commerce has been cited as a major force for the failure of major U.S. retailers in a trend frequently referred to as a "retail apocalypse." The rise of e-commerce outlets like Amazon has made it harder for traditional retailers to attract customers to their stores and forced companies to change their sales strategies. Many companies have turned to sales promotions and increased digital efforts to lure shoppers while shutting down brick-and-mortar locations. The trend has forced some traditional retailers to shutter its brick and mortar operations.

E – Commerce During COVID – 19:

In March 2020, global retail website traffic hit 14.3 billion visits signifying an unprecedented growth of e-commerce during the lockdown of 2020. Studies show that in the US, as many as 29% of surveyed shoppers state that they will never go back to shopping in person again; in the UK, 43% of consumers state that they expect to keep on shopping the same way even after the lockdown is over. Retail sales of e-commerce shows that COVID-19 has a significant impact on e-commerce and its sales are expected to reach $6.5 trillion by 2023.

OPPORTUNITIES FOR E – COMMERCE:

Direct Sales – Companies can directly sell their goods and services to customers through ecommerce website. Making order for the purchase, invoicing and payment is done using internet. The delivery of goods will be through a physical channel.

Presales – Ecommerce companies can make use of their websites for promoting your sales. Companies can make use of email campaigns, search marketing or online advertising for boosting their product sales.

User Interface – The user Interface allows us to search for the products easily and can order for the products in a lesser time. The customers can even filter products based on price, colour, top brands and so on.

Shopping Cart – The shopping cart allows the customer to choose the products according to their choice of interest. Add to cart options can be used to add products to our shopping cart.

Payment Software – The payment for the online purchase can be made using debit cards or credit cards. The ecommerce website will direct the customer to a payment gateway. The three main methods of payment are opening a merchant account, using a payment processing company or creating an online shop within a virtual shopping mail.

DISADVANTAGES OF E-COMMERCE:

- The start-up costs of the e-commerce portal are very high. The setup of the hardware and the software, the training cost of employees, the constant maintenance and upkeep are all quite expensive.
- Although it may seem like a sure thing, the e-commerce industry has a high risk of failure. Many companies riding the dot-com wave of the 2000s have failed miserably. The high risk of failure remains even today.
- At times, e-commerce can feel impersonal. So it lacks the warmth of an interpersonal relationship which is important for many brands and products. This lack of a personal touch can be a disadvantage for many types of services and products like interior designing or the jewelry business.
- Security is another area of concern. Only recently, we have witnessed many security breaches where the information of the customers was stolen. Credit card theft, identity theft etc. remain big concerns with the customers.
- Then there are also fulfilment problems. Even after the order is placed there can be problems with shipping, delivery, mix-ups etc. This leaves the customers unhappy and dissatisfied.

RECENT TRENDS IN E – COMMERCE:

E-commerce has deeply affected everyday life and how business and governments operate. Commerce is conducted in electronic market places and in the supply chains working on the Internet-Web. Consumer-oriented marketplaces include large e-malls (such as Amazon), consumer-to-consumer auction platforms (eBay, for example), multichannel retailers (such as L.L. Bean), and many millions of e-retailers. Massive business-to-business marketplaces have been created by Alibaba and other companies. The so-called sharing economy enables more efficient use of resources, as Airbnb does with online rentals of private residences. Almost instantaneous access to services is made available by on-demand platforms offering, for example, transportation (e.g., Uber), computation and storage resources furnished by cloud service providers, and medical and legal advice. Mass customization of goods sold online, such as garments and vehicles, became common. Electronic currencies (or crypto currencies) such as Bit coin entered into play as the means of settlement. Semi permanent supply chains enable a hub company (such as Dell) to surround itself with suppliers that perform most production tasks and deliver other goods and services to the central firm.

Social network sites, such as Facebook, undergird a great variety of individual relationships and are the site of so-called social commerce, driven by the opinions and reviews shared by the participants as the electronic word-of-mouth. Online communities bind together participants who wish to share their knowledge, forge lasting relationships, or present themselves on a broad forum. Those communities became a potent source of co-creation of value by individuals who together and over long stretches of time, for example, produce open-source software or continually replenish an online encyclopaedia.

The Web is also an interactive medium of human communication that supplements, and often replaces, traditional media. The hypermedia nature of the Web, with the interlinking of multimedia content available on globally distributed sites, enables creation of new types of media products, often offered free of charge. Those new media include blogs, video aggregators (such as YouTube), social media (built with wiki technology, for example), and customized electronic newspapers. As with all media, this aspect of the Web leads to its use in marketing. Web advertising ranges from the display ads on Web sites to keyword ads shown to information seekers using search engines, such as Google. Mobile advertising is expanding apace because of the extensive use of smartphones. Deep knowledge of individuals is available to marketers because of the electronic collection of multifaceted profiles as people navigate the Web. In particular, location-based promotion of goods and services may be enabled in mobile commerce. The ability to derive revenue from ads drives various business models (for example, search engines) and produces incremental revenue for other businesses, as their customers access their Web sites or use mobile apps and can be exposed to the advertising messages.

CONCLUSION:

Today E commerce has become an integral part of everyday life. Accessibility to E-commerce platform is not a privilege but rather a necessity for people, particularly peoples who are staying in urban areas. Due to fast adoption of internet enabled devices like Smartphone and Tablets, we have seen an unparalleled growth in E- commerce. The telecommunication technology has completely changed the way of our living, communication methods, shopping etc. It has a huge impact on how we communicate with friends and relatives how we travel, how we access the information and the way we buy or sell products and services. The growth of Ecommerce volumes in India is attracting the attention of players around the globe. E-commerce creates new opportunities for business it also creates new opportunities for education and academics. It appears that there is tremendous potential for providing E-business education.

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STUDY OF AWARENESS OF E-BANKING SERVICES IN INDIA

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ABSTRACT

Electronic banking has numerous names like e-banking, virtual banking, online banking, or internet banking. E-banking offers ease of access, secure deals, and 24 hours banking options. The term E-banking covers both computer and telephone banking. It involves the operation of watchwords. It came to actuality because of inventions in technology and competition among them being banking associations, who display their banking products and services for easy availability to the guests which can be delivered through the internet. The rapid-fire development of e-banking services carries pitfalls as well as benefits. Hence, it's the responsibility of the bankers to fete, manage, and address banking institutions conservatively and sensibly according to the abecedarian characteristics and challenges of e-banking services. This paper bandied about the importance of e-banking services in India.

KEYWORDS: E-banking, Banking Information's, Customers, Technology and Innovations.

INTRODUCTION:

In India invention in the banking sector was began in 1991 with the preface of liberalization and globalization processes as a result of its E-Banking came into progress. This Information Technology revamps the entire banking sector. E-banking drastically and fleetly altered the way of customer banking, banks started furnishing different services related to cash deposits, cash recessions that through electronic means. Due to this I.T revolution, the number of electronic deals is adding day by day and the world has surfaced as a cyber world where everyone is connected through the internet. E-Banking made the mobility of foreign finances and investment possible which turned the world into a global request and this request is growing so presto that it has nearly abolished the effect of public boundaries. It isn't wrong to say that this I.T invention in the banking sector in form of E-banking has introduced a new business paradigm in a country like India.

In the once three decades the functional effectiveness of Indian banks has increased to several crowds, now the time taken by the banks in performing different deals has been reduced, with this advancement competition among banks has also increased. Every bank is trying to use as numerous rearmost technological inventions to grease its guests. One of the crucial features in this regard is invention banking ore-banking, which a lot of banks are presently furnishing in India. Internet Banking or E-Banking refers to a system that allows individual guests to perform colourful banking conditioning from different spots like their home, office, and other locales via internet- grounded secured networks. Through Internet or online banking, traditional banks are enabling guests to perform all routine deals, similar as account transfers, balance inquiries, bill payments, and stop- payment requests, and some indeed offer online loan and credit card operations. Internet banking is a web- grounded service that enables the banks authorized guests to pierce their account information. It permits the guests to log on to the bank's website with the help of banks issued identification and particular identification number. The banking system verifies the stoner and provides access to the requested services, the range of products, and services offered by each.

OBJECTIVES:

1. To know the openings of e-banking services.
2. To be apprehensive guests about banking inventions.

CHALLENGES OR DISADVANTAGES OF E-BANKING:

India is the IT and tech services outsourcing hotspot of the world, it's surprising that Internet banking has not taken off. Despite the arrival of a veritably tech- expertise and vast consumer class in recent times, a blend of assiduity issues and unique challenges continue to baffle the expansion of net banking in India. Technology challenges, IT practices, certain artistic issues, assiduity languor, and plant constraints have affected the wide acceptance of Internet banking. As the major ideal of our study is to concentrate on the challenges that e-banking is facing in India at present, we shall now look into the major disadvantages of e-banking in India.

- **Low Broadband Internet Penetration**

India has one of the smallest broadband connectivity penetration rates in Asia as compared to Japan, Taiwan, Korea, and Singapore. While the bigger metropolises similar as Mumbai, Delhi, Chennai, and Bangalore have fairly better broadband penetration rates, PC druggies in lower metropolises and municipalities still use dial-up options to connect to the Internet. Slow connectivity pets frequently dampen the online banking experience for numerous guests eager to use similar services.

- **Banks' Equivocal Commitment Situations**

Internet banking did take off in India at the turn of the renaissance but soon faltered due to a lack of takers. In the middle of this decade, transnational and domestic private banks started offering net banking services as a competitive differentiator. Only lately, state- possessed and public sector banks have started doing likewise. Still, banks' equivocal commitment situations and their disinclination to allocate huge budgets for net banking imprinting enterprise, as well as a lack of assiduity advocacy sweats, have redounded in poor acceptance situations of Internet banking by guests.

- **Guests' Preference for Traditional Branches**

There are thousands of largely active traditional bank branches in India's crowded metropolises and major municipalities. Office workers take longer lunch breaks to finish banking conditioning and deals at these branches rather than conduct them online. Utmost guests prefer the particular touch and customized service offered by staff in slipup-and-mortar bank branches. Numerous Indians are also antipathetic to calling call centers and banks' client contact lines to address issues related to online bank accounts.

- **Fear of Online Pitfalls/ Swindles**

Ubiquitous and current online pitfalls about hackers, identity theft, stolen watchwords, contagions, worms, and spyware tend to make guests cautious just like in any other country. Conservative Indian bank guests used to times of saving in a quondam mixed-socialist frugality are always fearful of losing hard- earned savings in online swindles. These guests are also not sure about the efficacity of banks websites and their commitment to allocate finances for dependable encryption mechanisms and robust back- end technologies and systems.

- **Impersonal**

Transacting on the internet can be veritably impersonal. In other words, you only do business with the use of a computer. No existent to admit and check your plutocrat or correct some wrong information that you might have written on a certain form. And so, for people comfortable dealing with real people who give substantiated services and using paper and plutocrat, internet banking isn't ideal.

- **Delicate for first- timekeepers**

For a first- time stoner, navigating through a website of an internet bank may be hard and may take some time. Opening an account could also take time as some spots ask for multitudinous particular details including a print identification which can vexation the implicit client. Because of this complexity, they may be discouraged to use this internet banking service. Tutorials and live client support may be handed, however, to help the customer in his or her demanded tasks so it's stylish to take the time to know the virtual terrain.

- **Security fraud**

Numerous people wince down from internet banking because of the security trouble. They cannot help but worry about this aspect what with news on fraudulent bank deals that pop up now and also. Still, this shouldn't be a problem as banks that give internet banking services prioritize security above anything differently. Since they value their guests, they always use the most advanced security technology in guarding their websites.

- **Regulation and Legalities**

Internet banking makes it possible for banks and their guests to do business from anywhere in the world. This greatly increases the bank's implicit customer base. Nonetheless, according to Andrea Schechter of All Business, the global approach to banking that internet banking permits make it extremely delicate for nonsupervisory authorities to apply finance laws. Also, regulations differ from nation to nation and banks aren't always complete in the fiscal laws for every nation in which they've a business. Schechter asserts that this lack of proficiency opens banks and their guests up to law violations and suits.

- **Digital and Financial Divide**

Rupa Rege Nature, claims that a digital peak exists between banks-- i.e., not every bank has access to the tackle and software necessary to make internet banking possible. A study led by Joaquin Yang of Georgia College and State University showed that this problem may be related to the size and fiscal support a bank has. Lower banks tend not to use internet banking because it isn't bring-effective for them. To make Internet banking more commercially fair to banks and guests, all banks would need a sufficient backing source so that banks could exclude this digital peak.

- **Character**

Schechter asserts that problems similar as governance and security have the eventuality to make a bank look bad to guests. Also, the more a bank relies on Internet banking, the further the bank may gain an impersonal sense. Both of these problems may discourage guests from choosing a bank that relies on internet banking, anyhow of how accessible internet banking may be.

OPPORTUNITIES OF E-BANKING SERVICES:

Banks can offer so numerous channels to pierce their banking and other services similar as ATM, Original branches, Telephone/ mobile banking, videotape banking, etc, to increase the banking business.

• Bill Payment Services

E-banking can grease payment of electricity and telephone bills, mobile phone, credit card, and insurance decoration bills as each bank has tie-ups with colourful mileage companies, service providers, and insurance companies, across the country.

• Adding Internet Druggies & Computer Knowledge

To use internet banking, it's a veritably important or original demand that people should know internet technology so that they can fluently borrow internet banking services. The fast- adding internet druggies in India can be a veritably big occasion and the banking assiduity should encash this occasion to attract further internet druggies to borrow internet banking services.

• Creating high- value digital services for guests

Client actions and prospects have changed radically over the last decade. The trend towards Digital is visible across the board, with the banking assiduity at the van. Guests can pierce banking services anytime and anywhere, using the channel of their choice. Guests can perform introductory banking deals by simply sitting at their office or home through Smartphone, PC, or LAPTOP. Guests can get drafts at their doorsteps through e-mail calls. Therefore E-banking facilitates home banking.

• Competitive Advantage

The benefit of espousing-banking provides a competitive advantage to the banks over other players. The perpetuation of e-banking is salutary for the bank in numerous ways as it reduces the cost to banks, improves client relations, increases the geographical reach of the bank, etc, the benefit of e-banking has come openings for banks to manage their banking business in a better way.

• Capability

Banks can come more effective than they formerly are by furnishing Internet access for their guests. The Internet provides the bank with a nearly paperless system. E-banking creates a strong introductory structure for the banks to embark upon numerous cash operation products and to venture into new fields like e-commerce, EDI, etc.

• Quality Banking

E-banking releases innovative lookouts for furnishing well-organized financial and quality service to the guests. E-banking allows the occasion of advanced quality and an enlarged range of services being made available to the guests.

CONCLUSION:

The term E-Banking covers both computer and telephone banking. It came into actuality due to Innovation in Technology and competition among them being banking associations, who display their banking products and services for easy availability to the guests which can be delivered through the internet. According to a check conducted on online payments in India in 2020, 31 percent of the homes stated that they had mobile banking apps on their smartphones. Still, 32 percent of the homes stated that they used digital payments in their everyday life. E-banking offers ease of access, secure deals, and 24-hour banking options. From small launch-up companies to more established realities, small businesses calculate one-banking to exclude runs to the bank and to make fiscal opinions with streamlined information. Currently, there are lots of requirements for e-banking services.

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E RUPI: A VOUCHER SYSTEM AHEAD OF DIGITAL CURRENCY

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ABSTRACT

E Rupi is a digital solution launched by the prime minister shri Narendra Modi on 2nd august 2021. It is a symbol of how India is progressing by connecting people's lives with technology. The digital payment solution has been developed with the support of DFS (Department of Financial Services) and NHAI (National Health Authority) and is powered by National Payments Corporation of India (NPCI). The paper is basically concerned with e rupi system and its benefits.

KEYWORDS: E rupi, digital currency, voucher system

INTRODUCTION

E rupi is easy safe and secure as it keeps the details of beneficiaries completely confidential. The entire process through this voucher is relatively faster and at the same tire reliable as the required amount is already stores in the window. These are pre paid vouchers which are directly delivered to the phones of beneficiaries. At present these digital vouchers are extended by the Government, however private entities will also allowed to extend these vouchers to their employees.

KEY FEATURES

1) It can be issued only by banks that are authorised by the Reserve Bank of India to issue prepaid payments instruments.
2) It can be shared with the beneficiaries only in a digital format and no print or paper format of prepaid voucher is permitted.
3) The maximum limit for each e rupi voucher has currently been set at INR 10000.
4) The e rupi voucher will have a defined validity as per the use case subject to a maximum validity period of one year from tge date of issuance.
5) It once issued is not transferrable and can not be redeeming cash or cash backs.
6) The voucher redemption can be tracked by the issuer.

7) The e rupi solution does not require the beneficiary to have a bank account or a digital payment mobile application.

VARIOUS GOVERNMENT PROJECTS

Fertilizer subsidies

TB eradication programs

Ayushman bharat

Pradhan mantri jan Arogya yojana

Mother and child welfare schemes etc

EXAMPLE

If a farmer needs loan for buying grains seed then government didn't give him money instead of that give barcode for buying grain seed to farmer. So the farmer only buy grain seeds nothing else.

BENEFITS

1) Non requirement of smart phones
2) Monitoring of ultimate use of fund
3) Quick safe and faster process
4) No need to register

LIMITATION

1) Like other payment gateways, it also has server problems.
2) It has validity.
3) Limited number of banks are allowed.
4) Many users still not have mobile phones in India.
5) Anyone with a user's phone and details can use e rupi

BANKS LIVE WITH E RUPI

- State Bank Of India
- Hdfc Bank
- Axis Bank
- Punjab National Bank

- Bank Of Baroda
- Canara Bank
- IndusInd Bank
- ICICI Bank

CONCLUSION

It is a commendable initiative from the government towards user's privacy and providing services to deserving consumers.it helps people in receiving the full benefits and ensures that beneficiaries utilized the amount for the intended purpose. E rupi is expected to bring more security features in the future.

REERENCES

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कोरोनाच्या जागतिक आपत्तीमुळे महाराष्ट्तील शिक्षणव्यवस्थेवर झालेला परिणाम

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कोरोनाच्या जागतिक आपत्तीमुळे महाराष्ट्ाच्या शिक्षण पध्दती वर झालेल्या परिणामांचा या शोध निबंधात अभ्यास व सविस्तर उहापोह करणेत आलेला आहे. या शोध निबंधाची अभ्यास पध्दती ही तुलनात्मक स्वरूपाची आहे. महाराष्ट्ातील पारंपारिक शिक्षण व्यवस्था आणि कोरोना काळातील आॅनलाईन शिक्षण व्यवस्था या दोन्हींची मांडणी सर्व प्रथम केली आहे. या शोध निबंधातुन कोरोनो उत्तर काळात केवळ पारंपारिक शिक्षण पध्दतीचा वापर न करता इंटरनेट वर असणा-या विविध संसाधनांचा शिक्षण पध्दतीत उपयोग केल्यास विद्याथ्र्यां करिता आजचे शिक्षण कसे प्रभावी ठरेल हे स्पष्ट केले आहे. आजच्या काळातील विद्यार्थी हे घरात बसुन मोबाईल च्या माध्यमातून झूम अॅप, गुगल मिट, यू टयुब, लाईव्ह व्हिडीओ, नवीन ब्लाॅग्ज, वेबसाईटस, विकीपिडीया या साधनां द्वारे आॅनलाईन शिक्षण घेत आहेत. त्यांचे शिक्षण या पेक्षाही भविष्य काळात अत्यंत प्रभावी होउ शकते. त्या करिता या संशोधनाची उपयुक्तता आहे.

बीज शब्द: कोरोना, शिक्षण व्यवस्था, पारंपारिक, आधुनिक वेबसाईटस

कोरोना एक जागतिक आपत्ती :

कोविड - 19 हा एक विषाणू आहे. विषाणू म्हणजे विषयुक्त अणु होय. त्याचा आकार सत्तर ते ऐंशी नॅनोमीटर इतका सूक्ष्म आहे. (नॅनोमीटर म्हणजे एका मीटरचा एक अब्जावा भाग) मानवी केसाची जाडी साधारण ऐंशी हजार नॅनोमीटर असते. यावरून कोविड व्हायरसच्या सूक्ष्मतेची कल्पना आपल्याला करता येईल. या सूक्ष्मातीसूक्ष्म विषाणूने आज जगातील एकशे पंच्याऐंशी पेक्षा जास्त देशातील 3.52 करोड लोकांना लागण झाली आहे. या विषाणूमुळे जगातील सुमारे पाचलाख लोक मृत्युमुखी पडले आहेत. त्यामुळे जागतिक स्तरावर कोरोना व्हायरसची भिती सर्वत्र निर्माण झाली

आहे. या शिवाय दररोज रूग्णांची आकडेवारी वाढत असून यावाढत्या प्रभावामुळे, 'कोरोना एक जागतिक आपत्ती' म्हणून घोषित करणेत आली आहे. या आपत्तीमुळे जगातील उद्योग व्यवसाय, वाहतूक, पर्यटन आर्थिक आणि सामाजिक कार्यक्रम यांच्यावर प्रभाव पडल्यामुळे मानवी जीवन विस्कळीत झाले आहे. करोडो रूपयांच्या मालमत्तेचे, संपत्ती साधनांचे प्रत्यक्ष व अप्रत्यक्ष नुकसान झाले आहे. हे नुकसान म्हणजे युध्दजन्य परिस्थिती पेक्षाही मोठया प्रमाणात झालेले आहे.

जगातील या आपत्तीमुळे अनेक उद्योग व्यवसाय ठप्प झाले आहेत. उदाहरणार्थ बांधकाम, प्रशासन, पर्यटन, अर्थ व्यवस्था, शैक्षणिक, सामाजिक, सार्वत्रिक, राष्ट्ीय आणि आंतरराष्ट्ीय उपक्रम पूर्णपणे थांबले आहेत. याचा परिणाम आंतरराष्ट्ीय मूल्य व्यवस्थेवर सगळयात मोठा झालेला आहे. त्यामुळे जागतिक आरोग्य संघटनेने कोरोनाला पॅण्डेमिक जाहीर केले. पॅण्डेमिक म्हणजे असा आजार कि जो आंतरराष्ट्ीय सीमा पार करून इतर देशात कमी वेळात पसरतो. त्यामुळे कोरोना महामारी ही केवळ आपत्ती न राहाता कोरोना ही एक जागतिक आपत्ती बनली आहे.

कोरोना आणि महाराष्ट् :

कोरोनाचा प्रभाव महाराष्ट्ातही मोठया प्रमाणात आहे. महाराष्ट्ात सर्व प्रथम पुणे शहरा मध्ये दिनांक 9 मार्च, 2020 रोजी पहिला कोरोनाचा रूग्ण आढळला. त्या नंतर दिनांक 25 मार्च, 2020 ते दिनांक 14 एप्रिल, 2020 या कालावधीत प्रथमतः पूर्व खबरदारी म्हणून लॉकडाउन जाहीर करणेत आला. आज मितीला (दिनांक 21 मे, 2022) राज्यातील कोरोना बाधितांची संख्या 41,642 पेक्षा जास्त असून 28554 कोरोना बाधित रूग्ण आहेत. आज पर्यत 1,454 रूग्णांचा मृत्यु झाला असून अनेक शहरां मध्ये याची झपाटयाने वाढ होत असून सर्वाच्या चिंतेचा विषय झाला आहे.

कोरोना व्हायरसचा महाराष्ट्ा मध्ये उद्योग, व्यापार, सामाजिक क्षेत्रे आणि अर्थ व्यवस्था यावर सर्वात मोठा परिणाम झाला. या परिणामा बरोबरच शैक्षणिक व्यवस्थाही अस्थिर झालेली दिसते. महाराष्ट्ातील शैक्षणिक व्यवस्थेमध्ये शिक्षण संस्थांमध्ये आर्थिक अडचणी निर्माण झाल्या. कर्मचारी वर्गा मध्ये वेतन, वेतनेतर प्रश्न उभे राहिले. शिक्षक, अध्यापक यांना शिकविण्याकरिता वेगवेगळे स्त्रोत तयार झाले. शैक्षणिक व्यवस्थेतील सर्वात मोठा प्रभाव हा ग्रामीण भागातील विद्याथ्र्यांच्या शिक्षणावर झाला. कारण ॲक्टीव्ह रिसर्च फोरम (ए. टी. एम.) या समुहाने केलेल्या

एका सवेक्षणा नुसार राज्यातील 27 टक्के पालकां कडे इंटरनेट सुविधा नव्हती व अँड्ॉईड फोन नव्हते. या शिवाय राज्यातील 48 टक्के शाळां मध्ये आजही इंटरनेट सुविधा उपलब्ध नाही. त्यामुळे विद्यार्थी, शिक्षकांवर मोठी आपत्ती या काळा मध्ये निर्माण झाली. शिक्षण व्यवस्थेवरती कोरोनाचा प्रभाव वेगवेगळया पध्दतीतुन आपल्याला अभ्यासता येतो. त्या पध्दती खालील प्रमाणे:

कोरोना आणि शिक्षण व्यवस्था :

महाराष्ट्ातील शिक्षण पध्दती ही पारंपारिक शिक्षण पध्दती आहे. या शिक्षण पध्दतीचा आकृतीबंध हा 1972 पासून जसाच्या तसा वापरला जातो. या आकृतीबंधा मध्ये 10 + 2 + 3 या पध्दतीचा अवलंब केला जातो. प्रत्येक विद्यार्थी हा पहिली ते दहावी पर्यतच्या शिक्षणा नंतर पुढे दोन वर्ष ही उच्च माध्यमिक शिक्षण घेत असतो. त्या पुढील तीन वर्ष ही पदवी शिक्षणा साठी मान्य केली जातात. थोडक्यात यातील पहिली ते बारावी पर्यतचा जरी विचार केला तरीही या शिक्षण पध्दतीतून आज पर्यत मिळणारे ज्ञान हे विद्यार्थी केंद्रित व गुणात्मकतेवर आधारित होते. त्यामुळे या शिक्षणा मध्ये विद्यार्थी प्रत्यक्ष शाळेत हजर असणे आवश्यक मानले जाते. विद्याथ्र्याच्या उपस्थितीची टक्केवारी महत्वाची मानली जात होती. या उपस्थितीच्या आधारावरच त्याची परिक्षा होत असे आणि त्या आधारे विद्याथ्र्याची गुणवत्ता ठरवली जात होती.

महाराष्ट्ात कोविडचा पहिला रूग्ण मिळाल्या पासून आॅनलाईन शिक्षण पध्दती सुरू झाली. विद्याथ्र्याना शाळेत जाणे बंद करणेत आले. या विद्याथ्र्यांच्या बाबतीत कोणत्याही प्रकारचे पूर्व नियोजन किंवा प्रशिक्षण नसल्यामुळे ग्रामीण भागातील किंवा सामान्य स्तरातील विद्याथ्र्यांचे नुकसान झाले. महाराष्ट्ाचा विचार करता आज महाराष्ट्ात प्रायमरी ते बारावी पर्यतच्या शाळांची संख्या 1,16,233 असून त्याशाळा राज्यातील छत्तीस विभागामधून विभागलेल्या आहेत. हिंदुस्थान टाईम्सच्या 2018 च्या सर्वेक्षणा नुसार महाराष्ट्ात 33,153 कायम विनाअनुदानीत शाळा आहेत. या शाळां मधून सुमारे 250 लाखाहुन अधिक विद्यार्थी शिक्षण घेत आहेत. हे शिक्षण घेताना अचानकपणे आॅनलाईन शिक्षणाची पध्दत सुरू झाल्यामुळे विद्याथ्र्याना अनेक समस्यांना सामोरे जावे लागले. पारंपारिक शिक्षणा मध्ये जे तीन प्रमुख घटक होते, अध्ययन, अध्यापन आणि मूल्यमापन हे घटक बाद झाले. या घटकां मध्ये अध्ययन म्हणजे विद्याथ्र्याना शिक्षकांनी

सांगितलेला अभ्यास किंवा त्यांनी वाचलेले, पाहिलेले, अनुभवलेले आणि त्या सोबत शिक्षकांनी दिलेला गृहपाठ याद्वारे त्यांचे शिक्षण होत होते. याच वेळेला अध्यापन करणारे शिक्षक हे आपल्या विद्याथ्र्याना जे समजेल, आकलन होईल त्या नुसार त्यांच्या मध्ये कौशल्य, वक्तृत्व किंवा कलागुण निर्माण करण्याकरिता प्रयत्न करत होते. तर शेवट परिक्षेच्या माध्यमातून विद्याथ्र्यांचे मूल्यमापन होत होते. आॅनलाईन शिक्षण पध्दती मध्ये समिश्र शिक्षण पध्दत अस्तित्वांत आली. ही पध्दती म्हणजे बंद शाळेतुन शिक्षण देण्याची प्रथा सुरू झाली. शिक्षकांनी डिजिटल लर्निंग याचा वापर सुरू केला. त्यामुळे मुलांमध्ये एकत्र येणे, गप्पा, खेळ, गोष्टी बंद झाल्या. त्याचा परिणाम त्यांच्या बौध्दिक क्षमते वर होत गेला. लिहिणे, वाचणे कमी होत गेले. या शिवाय मेैदानातील क्रिडा प्रकार, सामुहिक खेळ पूर्णपणे बंदझाल्यामुळे विद्याथ्र्यांची शारीरिक क्षमता कमी होत गेली. सामाजिक वर्तनाचे नियम, शिस्त, परस्परातील संवाद जवळ जवळ बंद झाला.

शाळा, महाविद्यालयातून विद्याथ्र्यांवर आणि शिक्षण पध्दतीवर कोरोनाचा प्रभाव वाढत गेल्यामुळे शालेय व्यवस्थापन, सामाजिक व्यवस्थापन यांच्यातही बदल झाले. विद्याथ्र्यांचे शाळेत येणे बंद झाल्यामुळे शालेय व्यवस्थापन अडचणीचे होत गेले. विद्याथ्र्यांची येणारी फी, संस्था शुल्क, शासनाकडुन येणारे वेतन, वेतनेतर अनुदान उशिरा येउ लागले, सरकारी कार्यालये अर्ध वेळ सुरू असल्यामुळे क्रिडा फंड, अनुदाने पूर्णपणे बंद होती. सामाजिक संस्थांकडून किंवा कंपन्यां मधून मिळणारे एस. एस. आर. कमी किंवा बंद झाले. कारखान्यात, उद्योगांमध्ये कंपन्यां मध्ये आर्थिकमंदी आल्यामुळे सामाजिक संस्थांकडून येणा-या देणग्या, पारितोषिके, खेळा करिता दिले जाणारे प्रायोजकत्व बंद होत गेले. क्रिडास्पर्धांचे आयोजन आणि नियोजन बंद झाले. साहजिकच शाळांची आर्थिक परिस्थिती बिकट झाल्यामुळे अनेक शाळा बंद पडल्या. ग्रामीण भागातील शाळांना विज, टेलिफोन यांचे कर भरणे शक्य न झाल्यामुळे विद्याथ्र्याना सोई देणे शक्य नव्हते. या शिवाय ग्रामीण भागात इंटरनेट, टेलिफोन सेवा नसल्यामुळे अनेक शाळा व विद्याथ्र्यांचे नुकसान झाले. ग्रामीण भागातील वास्तव मांडताना माननीय आमदार श्री विवेक पंडीत यांनी आपल्या एका भाषणा मध्ये असे म्हटले होते की, ‘‘महाराष्ट्ात आजच्या घडीला 1,06,327 प्राथमिक शाळा आहेत. 27,446 माध्यमिक व उच्च माध्यमिक शाळा आहेत. या शाळां मधून 2,24,00,000 विद्यार्थी शिकत आहेत. त्यातील ग्रामीण दुर्गम भागांतील शाळांची संख्या 99,144 आहे. त्यातील विद्याथ्र्यांची

संख्या 74 टक्के आहे. दुर्गम आदिवासी क्षेत्रात 4,949 शाळां मध्ये आजही विजजोडणी झालेली नाही. राज्यातील एकुण शाळां पैकी 48 टक्के शाळां मध्ये संगणक आणि इंटरनेट यांची सुविधाच नाही.'' हे भिषण वास्तव असून या शिवाय ज्या शाळां मध्ये सोईसुविधा उपलब्ध आहेत तेथे कोरोनामुळे विद्याथ्र्याना शाळेत येण्यास बंदी करण्यात आली होती. त्यामुळे त्या शाळांतील सोईसुविधा नादुरूस्त होणे, बंद पडणे अशा अनेक समस्या वेळोवेळी निर्माण होत होत्या.

शाळा, संस्था यांच्या प्रमाणेच विद्याथ्र्याना शिक्षण देणा-या शिक्षकांनाही कोरोनामुळे अनेक अडचणींना सामोरे जावे लागते. आॅनलाईन शिक्षणाचे शिक्षण देण्यासाठी शालेय शिक्षण विभागाने सर्वप्रथम चाळीसहजार शिक्षकांना आॅनलाईन क्लास देण्याचे प्रशिक्षण दिले. परंतु हे प्रशिक्षण कमी काळात किंवा अत्यल्प काळात पूर्ण करणे शक्य नव्हते. कारण शासकीय नोंदणी नुसार त्याच वेळेला ८0,000 शिक्षकांनी या प्रशिक्षणा साठी नावनोंदणी केलेली होती. या शिक्षकांना गुगल क्लासरूम द्वारे कसे शिक्षण द्यावे, पारंपारिक शिक्षण पध्दती बदलून नव्याने शिकायचे होते. या शिक्षण पध्दतीत नवीन तंत्रज्ञान, व्हिडीओ प्लॅटफाॅर्म, व्हच्र्युअल लर्निंग, सोशल मिडिया यांचा वापर करून आधुनिक थ्री डी, आॅडिओ, व्हिडीओ, पि. पि. टी., पाश्र्वसंगीतमय क्लीप, काही प्रत्यक्ष डाॅक्युमेंटरी यांचा अंतर्भाव या आॅनलाईन शिक्षण पध्दती मध्ये करायचा होता. हे सर्व करतांना विद्याथ्र्यां मध्ये मोबाईल द्वारे शिक्षणाचा प्रसार झाला पाहिजे व योग्य प्रकारे त्यांच्या पर्यत ज्ञान पोहोचले पाहिजे ही धडपड म्हणजे तारेवरची कसरत करावी लागत होती. कारण अनेक शिक्षकां कडे लॅपटाॅप किंवा संगणक उपलब्ध नव्हते. शिवाय आॅनलाईन शिक्षण देताना विद्यार्थी उर्पिस्थत आहे किंवा नाही, त्याचे अभ्यासाकडे लक्ष आहे किंवा नाही याची खात्री करता येत नव्हती. त्यामुळे अनेकदा विद्याथ्र्याचे अध्ययन, अध्यापन परिणामकारक होत नव्हते. या शिवाय विज पुरवठा खंडीत होणे, इंटरनेटच्या सुविधा न मिळणे, ब्राॅडबॅंड किंवा फायबर आॅप्टीक यांचा स्पीड कमी असणे, मोबाईलची क्षमता कमी असणे, विद्याथ्र्यांशी संवाद साधणेसाठी प्रभावी माध्यम नसणे यामुळे या संमिश्र शिक्षण पध्दतीत अनेक वेळा अडथळे येत होते. असे असले तरीही आॅनलाईन शिक्षण पध्दती ही महाराष्ट्ा मध्ये प्रभावी ठरली आणि विद्याथ्र्यां मध्ये गुणवत्ता वाढ झालेली दिसुन येते.

आॅनलाईन शिक्षणातील नवीन पध्दती / ट्ेड :

आॅनलाईन शिक्षण पध्दती महाराष्ट्ात सुरू होत असतांनाच केंद्र सरकारने शालेय शिक्षणा बाबतचा एक नवा आराखडा तयार केला होता. केंद्रा द्वारे ई लर्नींग करिता अनेक उपक्रम सुरू केले होते. त्या पैकी बरेचसे उपक्रम राज्यस्तरावर राबविणेत आले. शिक्षकांना प्रशिक्षीत करणे, त्यांना सेवा उपलब्ध करून देणे, हजेरी किंवा उपस्थिती बाबत अटटाहास न धरता स्वातंत्रय देणे, विद्याथ्र्यां कडे असणा-या मोबाईल वर शिक्षण देणेची मुभा देणे या सारख्या सोईसुविधा शिक्षकांना उपलब्ध करणेत आल्या. यामुळे कोरोनाच्या प्रादुर्भावा नंतर शिक्षणाचे एक नवे युग उदयाला येत होते. मोबाईल द्वारे घरात बसुन षिकवण घेण्याची व ज्ञान संपादन करणेची एक नवी पिढी उदयाला येत आहे. या नव्या पिढीने झूम अॅप, आॅनलाईन वर्ग, यू टयुब, लाईव्ह क्लास, नवीन ब्लाॅग, विकीपिडीया याचा भरपुर वापर करून शिक्षण घेणे पसंत केले होते. यातीलच स्वयं नावाचे अॅप हे केंद्र सरकारने सुरू केलेले असले तरी याचा मोठा फायदा सर्व स्तरावर होत होता. शैक्षणिक साहित्य निर्माण करण्या करिता राष्ट्ीय पातळीवरील नउ संस्था एकाच व्यासपीठावर आलेल्या होत्या. त्यामध्ये ए. आय. सि. टी. ई, एन. सि. ई. आर. टि., यु. जि. सी. इत्यादी. या सारख्या संस्थांमधून विद्याथ्र्याकरिता विविध आॅनलाईन परिक्षा, चाचण्या, स्पर्धा, सर्वेक्षण, मत चाचणी, या शिवाय अध्ययन, अध्यापनाचे बहु विविध प्रकार अभ्यासक्रमाची पि. पि. टी. आणि पि. डी. एफ. तयार करून ते विद्याथ्र्यांपर्यंत पोहोचविणे याकरिता आधुनिक तंत्रज्ञानाचा वापर मोठया प्रमाणात केला होता. गुगल प्लॅटफाॅर्म आणि ई लर्निंग सारख्या आॅनलाईन मोठया प्रमाणातील माध्यमांमुळे एकाच वेळेला हजारो विद्याथ्र्यांपर्यंत लर्निंग प्लॅन किंवा लर्निंग पाथ विद्याथ्र्या पर्यंत पोहोचत होता. विद्याथ्र्यांची क्षमता, त्यांची गुणवत्ता आणि त्यांचा वर्ग या नुसार शैक्षणिक बदल सर्वत्र केले जात होते. विविध प्रांतातील विद्याथ्र्यानी या नवीन शैक्षणिक प्रवाहाचा अगर पध्दतीचा मना पासून अवलंब केला. त्यामुळे आज याचे बहुविक पर्याय महाराष्ट्ात वापरताना पाहायला मिळतात. फळा आणि पुस्तकाचे शिक्षण मागे पडले असून संगणक, मोबाईल, इंटरनेट याच्या द्वारे घरात बसुन आॅनलाईन, ई लर्निंग शिक्षण विद्याथ्र्याना जास्त प्रिय झाले आहे.

ई लर्निंगची नवीन साधने :

महाराष्ट्ातील शिक्षण पध्दती मध्ये ई लर्नीगच्या अनेक सोई नव्याने निर्माण करण्यात आल्या आहेत. ज्या प्रमाणे केंद्र सरकारचे दिक्षा अॅप आहे त्याच प्रमाणे विद्याथ्र्यानी शिक्षणा करिता

स्वाध्याय उपक्रम अभ्यासमाला टेलिव्हिजनच्या मााध्यमातुन शैक्षणिक कार्यक्रम वेबिनार तसेच राष्ट्ीय, आंतरराष्ट्ीय शिक्षण संस्थांचे आॅनलाइ्रन सर्टिफिकेशन कोर्स विद्याथ्र्याकरिता उपलब्ध करण्यांत आले. शाळा, महाविद्यालयातील विद्याथ्र्याकरिता शालेय शिक्षाक प्रशासना कडुन अनेक नव्या वेबसाईट, गुगल प्लॅटफाॅर्म आणि इतर स्त्रोतांचा वापर करण्यास सुरूवात केली. वास्तविक भारतेतर देशांमध्ये आॅनलाईन शिक्षणाची प्रथा अगोदर पासून अस्तित्वांत असल्यामुळे गुगलवर हजारो वेबसाईट शिक्षण देणा-या पहायला मिळतात. परंतु त्याचा वापर व उपयोग करण्याची वेळ कोरोनामुळे अनेक राज्यांवर आली. त्यातील काही वेबसाईट किंवा ब्लाॅगचा अभ्यास केला तरी आॅनलाईन शिक्षण किती समृध्द होउ शकते याची आपल्याला कल्पना येउ शकते. जगभरात लहान विद्याथ्र्या पासून महाविद्यालयातील विद्याथ्र्यांपर्यत विविध विषय, विविध वर्ग व वेगवेगळया वयोगटातील विद्याथ्र्याकरिता वेबसाईट द्वारे ई लर्निंगचे स्त्रोत पहायला मिळतात व या सर्वातून घरात बसुन शिक्षण घेता येते. यातील अनेक वेबसाईट या निशुल्क असून त्यातील ज्ञान हे सर्वसामान्य व्यक्तीपासून उच्च शिक्षितांपर्यत सर्वाना घेता येण्यासारखे आहे. त्यातील काही निवडक वेबसाईट, लर्निंग देणा-या सेवा सुविधा खालील प्रमाणेः

1. अॅटरीक्सवेअर / Atrixware : या कंपनी द्वारे शिक्षकांना व विद्याथ्र्याना सादरीकरणा करिता मार्गदर्षन केले हाते.

2. निनजाएस्सेस / NinjaEssays : या कंपनी द्वारे विद्यार्थी किंवा कर्मचा-यां करिता वेगवेगळया प्रकारची टुल्स देण्यात आली आहेत. त्या टुल्सच्या माध्यमातून विद्यार्थी स्वतःची क्रिएटीव्हीटी सर्वा पर्यत पोहोचवु शकतात.

3. स्टडी गाईड झोन / Study Guide Zone : या वेबसाईट द्वारे विद्याथ्र्यांच्या विनामूल्य चाचण्या व अभ्यास घेता येतील. ही सर्वात जुनी वेबसाईट असून या वेबसाईट द्वारे विविध परिक्षांचा अभ्यासक्रम हा चाचण्यांसह समाविष्ट केलेला आहे. विशेष म्हणजे विद्याथ्र्यांकरिता विनामूल्य आहे.

4. कंपास लर्निंग / Compass Learning : विद्याथ्र्याना त्यांची बलस्थाने, पे्ररणा, गरजा समजावुन देउन त्यांचा परिपूर्ण शैक्षणिक विकास करणारी ही वेबसाईट असल्यामुळे विद्यार्थी व शिक्षक यांना उपयुक्त आहे.

5. नाॅलेजनेट / KnowledgeNet : यामध्ये वेगवेगळया विषयाची आय. टी. क्षेत्रातील उपयुक्त व्याख्याने उपलब्ध आहेत.

6. कोैरूसेरा / Coursera : ही वेबसाईट सर्वात महत्वाची आहे. यामध्ये विविध विद्यापीठांचे अभ्यासक्रम तसेच त्या अभ्यासक्रमां वर आधारित असणारी संपूर्ण माहिती यामध्ये समाविष्ट केलेली आहे. शाळां करिता लागणारे विविध प्रकल्प यामध्ये आपल्याला पहायला मिळतात.

7. अलीसन / Alison : ही एक मोफत वेबसाईट असून नवनवीन गोष्टी विषय यांचे ज्ञान या वेबसाईट वरून आपल्याला पहायला मिळते.

8. फाईंड टयुटोरियल्स डाॅट काॅम / Find Tutorials.com : विविध परिक्षा, चाचण्या, टेस्ट यांचे आराखडे यामध्ये पहायला मिळतात. तसेच विद्याश्र्यां करिता विविध परिक्षांची तयारी सुध्दा प्रश्नोत्तर स्वरूपात मिळते.

9. खान अॅकॅडेमी / Khan Academy : यामध्ये गणित, विज्ञान, कला, भाषा आणि सामाजिक भावनिक शिक्षण या बददलच्या व्हिडीओ आणि बहूपर्यायी उपक्रम यामध्ये आहेत.

10. अॅचिव्ह 3000 / Achieve 3000 : हा प्लॅटफाॅर्म वीस वर्षा पासून अस्तित्वांत असून गणित, विज्ञान आणि सामाजिक विषय प्रभावीपणे मांडण्यासाठी याचा उपयोग करता येतो.

11. आॅडिबल / Audible : डिजिटल युगातील अनेक लोकप्रिय शेकडो पुस्तके वाचायला आणि ऐैकायला मिळतात.

12. बंझाई / Banzsai : ही एक विद्याश्र्यां साठी उपयुक्त वेबसाईट असून विद्याश्र्यानी आपल्या खर्चाचे नियोजन कसे करावे, घरी व वर्गात कसे वागावे या बददलच्या अनेक सुचना व जाणिवायातून शिकायला मिळतात.

13. बर्ड बे्रन टेक्नाॅलाॅजीस / Bird Brain Technologies : ही संशोधन करणारे विद्याश्र्यां करिता उपयुक्त वेबसाईट आहे. यामध्ये अभियांत्रिकी आणि रोबोटिक्स या बददलचे ज्ञान मिळते.

14. स्टारफाॅल / Starfall : याचे वेैशियष्ट म्हणजे यातील वर्कशिट आपण प्रिंट करू शकतो. आॅनलाईन सोप्या पध्दतीने एमपी - 3 प्रभावासह शिक्षण देणारी ही एक वेबसाईट आहे.

15. क्लासरूम चँपियन / Classroom Champions : विद्याथ्र्याना त्यांच्या क्षमते पर्यत पोहोचविणेकरिता शिक्षण फौंडेशन द्वारे या वेबसाईट मधून मार्गदर्शन केले हाते. यातील मार्गदर्शक हे आॅलंपिक मधील तज्ञ मार्गदर्शक असतात.

16. डयुलिंगो / Duolingo : सर्व वयोगटातील विद्याथ्र्याकरिता ही एक उपयुक्त वेबसाईट आहे. यादवारे भाषा व शब्दांचे ज्ञान शिकता येते. जगातील विविध भाषांचा यातून परिचय होतो.

वरील प्रमाणे माहितीच्या महाजालात हजारो वेबसाईट, अॅप आणि ब्लाॅग्ज शिक्षण व्यवस्थेला समांतर उपयोगी पडणारी आहेत. खाजगी विनाअनुदानीत शाळा, महाविद्यालये, क्लासेस यांचा वापर करतात. परंतु भारतीय शिक्षण पध्दतीत या साधनांचा वापर अत्यल्प होत असल्यामुळे आॅनलाईन शिक्षणाचा अनुभव विद्याथ्र्याना प्रत्यक्षपणे मिळत नाही. शिक्षक पारंपारिक पध्दती प्रमाणे वर्गात बोलल्या प्रमाणे मोबाईल समोर फळा व पुस्तक घेउन शिकविणारा आढळतात. त्यामध्ये कोणत्याही कल्पकतेचा किंवा नाविन्याचा अविष्कार नसल्यामुळे विद्यार्थी किंवा पाहाणारे कंटाळुन जातात. अभ्यासक्रम हा अपूर्ण किंवा कमी वेळात पूर्ण केला जातो. मात्र ही पध्दती बदलून वरील वेगवेगळया संसाधनांचा उपयोग केल्यास ख-या अर्थाने विद्यार्थी ज्ञानी होईल व भविष्य काळातील आॅनलाईर्न िशक्षण हे सार्वत्रिक सोईचे शिक्षण होईल. कारण या शिक्षणातुन हजारो मैैल दुर असणारे तज्ञ, अभ्यासु, ज्ञानी आणि विद्वान यांचा प्रत्यक्ष अनुभव, ज्ञान विद्याथ्र्यांपर्यत सहजपणे पोहोचु शकते. या शिवाय अनेक किचकट आराखडे, आकृत्या, आलेख, नकाशे, एैतिहासिक घटना तसेच गोष्टी प्रत्यक्षपणे सहज सोप्या पध्दतीने विद्याथ्र्याना उदाहरणासह दाखविता येतील. ही नवी दृष्टी कोरोना कालखंडाने शिक्षण व्यवस्थेला दिली आहे. या दृष्टिचा दृष्टिकोनात बदल करणे व क्षैैक्षणिक धोरणात सहभाग करणे हे आपणा सर्वाचे कर्तव्य व काळाची गरज आहे.

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ठिकाण: लोणावळा

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Digital Disruptions -A Paradigm Shift in Management

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ABSTRACT

Accelerated global market shifts and digital economy have become a reality. Digital economy is growing and evolving fast. Digital technologies have made much easier accessto global capital, talent and other resources. Emerging markets companies have become global competitors for established firmsfrom developed countries. The article presents the results of the research of digital disruptors and their impact on different business spheres. For the purpose of the current article digital transformation is understood as a multilevel technology-based change in the firms that includes both the exploitation of digital technologies to improve existing processes and their efficiency, and the exploration of digital innovation, which can potentially transform the business model. Digital technologies have changed both central targets of any company: customers and the markets. It was concluded that in order to succeed in digital transformation firms' organizational structures should be reorganized from hierarchical decision-making and toward a network team based flexible agile structure.

Keywords: Digitalization, digital transformation, digital disruption, multinational companies, management challenges

Introduction

Digital disruption is a transformation that is caused by emerging digital technologies and business models. These innovative new technologies and models can impact the value of existing products and services offered in the industry. This is why the term 'disruption' is used, as the emergence of these new digital products/services/businesses disrupts the current market and causes the need for re-evaluation. Digital technologies have made much easier access to global capital, talent and other resources. Emerging markets companies have become global competitors for established firms from developed countries. The increasing application of digital technologies has been an important catalyst for organizational transformation in the previous decades, enabling firms to integrate digital technologies and business processes as well to facilitate key business improvements. Digitalization changes fundamentally pre-existing business models and value chains as well as the whole business. Digital transformation pushes firms to change both internal structures as well business models, being a complicated and challenging organizational learning process Digital transformation is a change process that should be actively designed and executed. Digital transformation simultaneously affects multiple areas within the firm, influencing marketing, IT, product development, strategy, leadership, and HR. Transformation is not a smooth straight forward process, but a rather complicated way. The subject of transformation is of significant interest for researchers, with emphasis what make them successful, and how firms approach their transformation. Research on digital transformation reveals that the changes induced by the simultaneous and dynamic influences of digitization on user behavior, organizations, and industries, constitute a new kind of transformation that provides new challenges.

The important feature of current business environment is the digital disruption, which means a transformation caused by emerging digital technologies to business models. It impacts the value of existing products and services as well mode of consumption. While digital technology is disrupting market dynamics, it also has the solution for firms that need to operate at high speed. Digital disruptors create value for customers offering the customer a lower cost or other economic gains, a superior experience and creating network effects.

The most famous digital disruptors – Amazon, Google, Uber and others – do not focus on just one type of value, but use combinatorial disruption, where the three values are mutually reinforcing. Digital disruption comes to big extent from startups, like Uber, Skype, iZettle, and Spotify.

However, there are also plenty of examples of incumbents pursuing digitally disruptive strategies, like GE, Disney, Nike, and BBVA Netflix or Tencent or Facebook or Axel Springer.

One more example, is an attempt of Starbucks to combine its superior customers experience with digital technologies. Starbucks is trying now to provide platform value with its own pre-pay mobile application, which has $1.4 billion of coffee drinkers' cash earning.

Digital disruptors influence value creation in two ways: First type of digital disruptors, for example Amazon, Uber, Airbnb by their competitive advantage shrink the overall market size, leading to lower revenue and margins, or both. Their disruption model is based on extreme low-cost value.

CONCLUSION

The biggest benefit of digital transformation is the growing market share thanks to innovation, improvement of customer relationships, smart hiring practices and growth of brands based on high speed and easy data flow within companies. Digital transformation facilitates such important sources of core competence as organizational learning, strategic flexibility, effective technology management thanks digital speed of data transfer, minimizing stock and working on demand. To succeed in DT firms' organizational structures should be reorganized from hierarchical decision-making and toward a network team based flexible agile structure. Essential competencies of new digital age CEO are informed decision making, fast execution, hyper-awareness, advanced knowledge of digital tools.

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A Comparative Analysis of Financial Statement of GSFC and NFL

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Abstract:

The process of critical evaluation of the financial information contained in the financial statements in order to understand and to make opinions regarding the operations of the business entity is called as 'Financial Statement Analysis'. Comparative financial statement analysis is one of the tool to evaluate and interpret the financial information of the statements. The main purpose of this research paper is to examine the growth and development scenario based on financial information of selected companies that is; NFL and GSFC. These two are the key players in fertilizer industry in India. It is believed from the market information that the financials of GSFC are better than that of NFL. So with the help of this paper, a study will be conducted based on trend analysis, and ratio analysis of both of these companies will be compared to check the perceived assumption.

Key Words: GSFC, NFL

1. Introduction

1.1 Financial Statement Analysis

Financial statements are the statements which show the financial information of business organization in terms of money over the financial year. These statements show various information related to incomes, expenses, assets, liabilities, reserves and capital of the business organization. Financial statements include; income statements and balance sheet.

The main limitation of these statements are these are positive in nature and not normative. It means that these statements disclose the current information but these don't comment about the ideal situation of the entity. In other words, these give information about 'what is' and remain silent about 'what it should be'

So the financial statement analysis helps to overcome above limitations. The process of critical evaluation of financial information contained in the financial statement in order to understand and make decisions regarding the operations of the firm is called as 'Financial statement Analysis.' There are various **tools** of financial statement analysis like;

- Comparative statement
- Common size statement
- Ratio analysis
- Trend analysis
- Cash flow analysis

For the purpose of this study, comparative statement and ratio analysis are taken into consideration for critical evaluation of financial information of GSFC and NFL.

1.2 Comparative statement:

These are the statements which show profitability and financial position of an entity for different period of time. This comparison can be done in two ways namely; interfirm and intrafirm.

In interfirm comparative statement analysis, financial statements of two different organizations are compared and conclusion regarding their financial performance are drawn. While in interfirm comparative statement analysis, the current financial information is compared with its past performance. Intrafirm analysis can also be called as Trend analysis. This paper will be based on interfirm as well as intrafirm comparative studies of GSFC and NFC

Ratio analysis

It describes the significant relationship which exists between various items of balance sheet and a statement of profit and loss of an entity. This relation can exist in various forms like;

- In the form of percentage
- In the form of times
- In the form of proportion

Ratios are of various types. Based on objectivity, these can be divided into four types namely;

1. Profitability ratios
2. Liquidity ratios
3. Solvency ratios
4. Activity ratios

This research paper will make comparative financial statement analysis of GSFC and NFL based on all above ratios and an attempt will be made to drag out at accurate conclusion.

2. Review of Literature:

Weerakoon Ranjan (2016) had targeted on statistics and advice nearly the economic role, overall performance and adjustments in economic role of Nike Ins. In his studies paper entitled “The Financial Performance Analysis of Nike. With Special Reference Year 2015 Annual Report”. The economic overall performance of Nike has evaluated the usage of strategies of Horizontal evaluation, vertical evaluation has a tendency evaluation and decided on key ratios for enhancements to growth coins glide and enhance dividend and decrease liabilities. According to the evaluation data, hints had been given to make certain the company`s sales and decrease liabilities.

8Ms. Ekta Pandya (2019), Presented a Research Paper on “Financial Performance Analysis of Fertilizer Industry in India”. According to literature following outcomes are found: More creditors fund than shareholder fund are used in assets of companies which is not good situation. Firms are failed to utilize assets to generate sales in efficient manner. It can be resolved that sample units do not generate necessary return on capital employed.

3. Statement of Problem:

The financial statements of any of the organization becomes useless if one does not have any idea about how to interpret these statements. Here in this research paper, two key players of fertilizer industry in India are taken into consideration for the purpose of analysis. The basic intention for selection of fertilizer industries is that at present India is developing at a remarkable rate. Sooner or later India is going to get transformed into developed nation from developing one. In consideration of this aspect, the future growth of fertilizer industries in India is also going to be high proportionately so here researcher has attempted to analyse the financial performance and position of GSFC and NFL which are the key players of fertilizer industry in India. So, Researcher Select a topic "**A Comparative Analysis of Financial Statement of GSFC and NFL"** for finding some Conclusion between them.

4. Objective of the Study:

- To know growth and the development of GSFC and NFL in fertilizer industry.
- To examine the financial position of GSFC and NFL in fertilizer industry.
- To measure the profitability of GSFC and NFL in fertilizer industry.
- To examine liquidity position of GSFC and NFL in fertilizer industry.
- To make suggestions for improvement of GSFC and NFL in financial soundness.

5. Hypothesis:

Null Hypothesis:

H_0: There is no significant difference between EPS of GSFC and NFL.

H_0: There is no significant difference between Inventory Turnover Ratio of GSFC and NFL.

H_0: There is no significant difference between Current Ratio of GSFC and NFL.

H_0: There is no significant difference between Operating Ratio of GSFC and NFL.

H_0: There is no significant difference between Assets to Turnover of GSFC and NFL.

Alternative Hypothesis:

H_0: There is significant difference between EPS of GSFC and NFL.

H_0: There is significant difference between Inventory Turnover Ratio of GSFC and NFL.

H_0: There is significant difference between Current Ratio of GSFC and NFL.

H_0: There is significant difference between Operating Ratio of GSFC and NFL.

H_0: There is significant difference between Assets to Turnover of GSFC and NFL.

6. Research Methodology:

6.1 Population of the Study:

The research has done research on Fertilizer companies. So, population for the study is fertilizer industry of India.

6.2 Sample of the study:

For The study research has select following sample by using suitable sampling method. The sample for the study is given below:

Gujrat state fertilizer & chemicals limited

GSFC was incorporated in 1962. It was the first industrial complex in the country set up in the joint sector, the first company to set up fertilizer plants within a short span of two years of getting requisite approvals. It was also the first industrial project to secure direct and active equity participation of farmers, the first fertilizer unit to get assistance from IDBI's Assistance Fund, and the first company to adopt the Steam Naphtha Reforming process for manufacturing of Ammonia.[1]

National fertilizers limited Profiles of the Company

NFL, a Schedule 'A' & a Mini Ratna (Category-I) Company, which is incorporated on 23rd August 1974. It has an authorized capital of Rs. 1000 crore and a paid up capital of Rs. 490.58 crore out of which Government of India's share is 74.71 % and 25.29 % is held by financial institutions & others. The company has a Vision i.e. "to be a leading Indian company in fertilizers and beyond with commitment to all stakeholders". NFL has five gas based Ammonia-Urea plants at different places viz are at Punjab, Haryana, Vijaipur and Madhya Pradesh. NFL is the 2nd largest producer of Urea in the country with a share of about 16% of total Urea production in the country.[2]

6.3 Method of Data Collection:

1) **Data sources:**

This study based on secondary data. Data were collected from financial report which is the most reliable data for

(i) Earnings Per Share for Both Companies
(ii) Current Ratio for Both Companies.
(iii) Operating cost Ratio for Both Companies.
(iv) Inventory Turnover Ratio for Both Companies
(v) Assets to Turnover Ratio for Both Companies.

[1] https://www.gsfclimited.com
[2] https://www.nationalfertilizers.com

2) **The Period of the Study:**

The researcher has undertaken for the study covers a period of 5 year from 2016-17 to 2020-2021 in order to evaluate the financial health of GSFC and NFL.

3) **Method of Analysis:**

(i) **Accounting Tools:**

Ratio analysis: Ratio analysis is a assessable method of gaining awareness into a company's liquidity, operational efficiency, and profitability by studying its financial statements such as the balance sheet and income statement. Ratio analysis is a basis of fundamental equity analysis.

Research has use to following ratios for the study.

No.	Ratios	Formulas
1	Earnings Per Share (EPS)	$\frac{\text{Net Income} - \text{Preferred Dividends}}{\text{Weighted Average Common Shares Outstanding}}$
2	Current Ratio	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$
3	Operating Cost Ratio	$\frac{\text{Operating Cost}}{\text{Sales}} \times 100$
4	Inventory turnover ratio	$\frac{\text{Net Sales}}{\text{avreage Inventory at salling price}}$
5	Assets Turnover Ratio	$\frac{\text{Net Sales}}{\text{avreage total assets}}$

(ii) **Statistical Tools:**

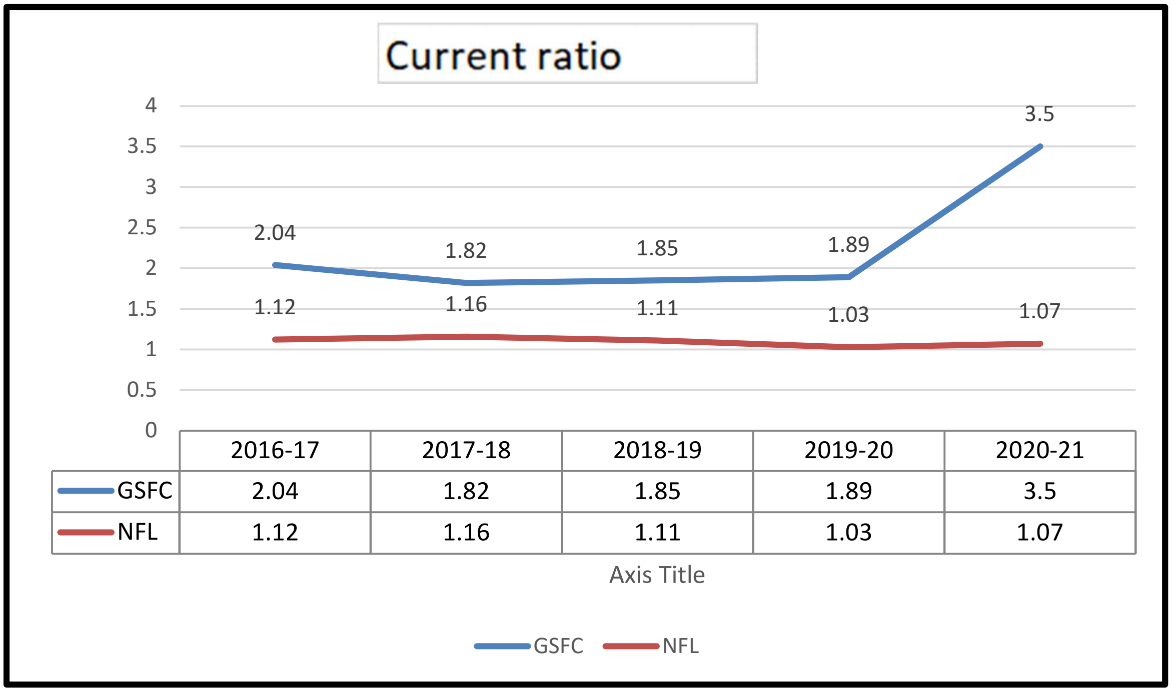
- Trend Analysis:

7. **Data Analysis:** Data Analysis is the process of systematically applying statistical &logical techniques to describe and explain, condense and review and evaluate data.

Current Ratio

Current Ratio is the relationship between current assets and current liabilities. Current assets are cash, cash equivalents and other assets which are generally used or sold in short period i.e. one year. Current liabilities are those obligations of entity which are repayable within short period i.e. one year. The higher current ratio the greater the assurance that current liabilities will be paid in the time. A current ratio much higher than 2:1 signals inefficient use of resources and a reduced rate of return.

Current ratio	Year	2016-17	2017-18	2018-19	2019-20	2020-21
	GSFC	2.04	1.82	1.85	1.89	3.5
	NFL	1.12	1.16	1.11	1.03	1.07



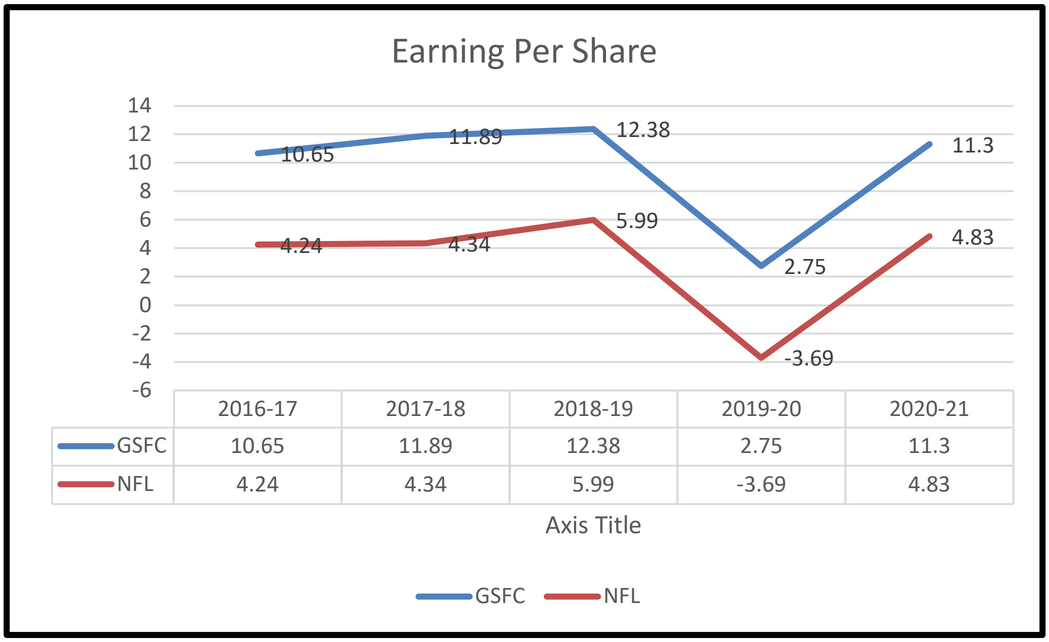
Interpretation based on Trend Analysis

- It can be seen from above financials that the Current ratio of GSFC in each year is more than that of NFL. However the standard value of current ratio is 2:1 which is maintained by GSFC in the year 2016-17.
- In recent year that is in 2020-2021, the current assets are employed more than required in GSFC which creates high opportunity cost.
- If we talk about NFL then we can see that the current ratio is remarkable lower than that of the standard form. It may probable create liquidity crisis in NFL.
- So looking at the situation of both the companies over a 5 year period of time we can say that comparatively the liquidity situation is better in GSFC than NFL.

Earnings Per Share: EPS

Earnings per share (EPS) is calculated as a company's profit divided by the outstanding shares of its common stock. The resulting number serves as an indicator of a company's profitability. It is common for a company to report EPS that is adjusted for extraordinary items and potential share dilution. The higher a company's EPS, the more profitable it is considered to be.i

Earnings Per Share	Year	2016-17	2017-18	2018-19	2019-20	2020-21
	GSFC	10.65	11.89	12.38	2.75	11.3
	NFL	4.24	4.34	5.99	-3.69	4.83



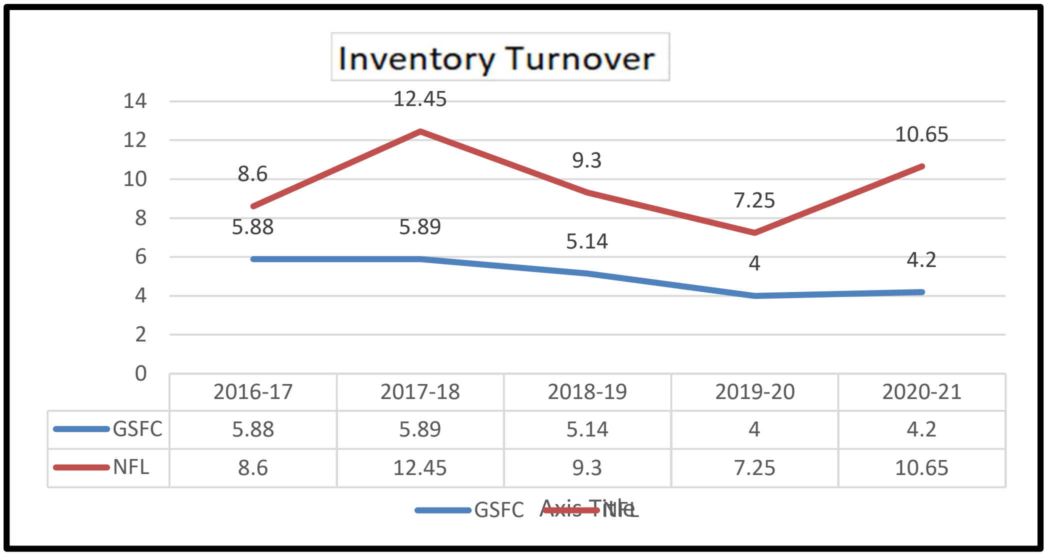
Interpretations based on Trend Analysis

- From above financials and graph we can see that the profit earning capacity per share is higher in GSFC as compared to NFL
- In each year from 2016 to 2021, it shows an increasing trend except in the year of 2019-20. The EPS of NFL is found negative in this year. This may be the impact of COVID crisis in India which have been faced by almost each industries of the nation.
- However if we talk about 2020-2021, the speedy recovery has been seen in both of the companies.
- Looking to the overall aspects of both the companies, it can be said that GSFC is performing remarkable better than NFL. It is the company where the investors get more attracted.
- From the view point of EPS as well, GSFC is better than NFL

Inventory Turnover

Inventory turnover refers to the amount of time that passes from the day an item is purchased by a company until it is sold. One complete turnover of inventory means the company sold the stock that it purchased, less any items lost to damage or shrinkage. Inventory includes all goods, raw or finished, that a company has in stock with the intent to sell. Inventory turnover is the rate that inventory stock is sold, or used, and replaced. The inventory turnover ratio is the number of times a company has sold and replenished its inventory over a specific amount of time. The formula can also be used to calculate the number of days it will take to sell the inventory on hand. A higher ratio tends to point to strong sales and a lower one to weak sales. Conversely, a higher ratio can indicate insufficient inventory on hand, and a lower one can indicate too much inventory in stock.[ii]

Inventory Turnover Ratio	Year	2016-17	2017-18	2018-19	2019-20	2020-21
	GSFC	5.88	5.89	5.14	4	4.2
	NFL	8.6	12.45	9.3	7.25	10.65



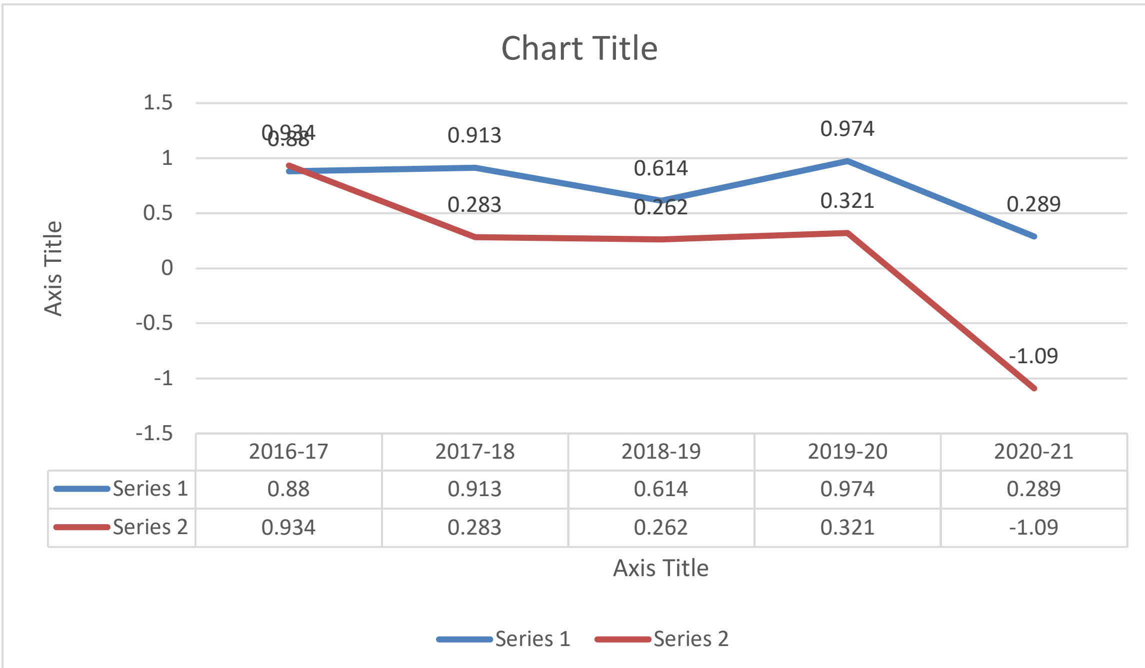
Interpretations based on Trend Analysis

- From above financials it can be seen that the inventory turnover ratio is higher in each of the year in NFL as compared to GSFC. It shows much better operational efficiency of NFL than that of GSFC.
- It is contradictory that though the inventory gets turned over more quickly in NFL than GSFC, the earnings per share is found less in NFL.
- From above data, we can conclude that so far as operational efficiency is concerned, the performance of NFL is better than GSFC. This is the place wherein the GSFC management can do improvement and till much better results can be achieved.

Operating Ratio

The operating ratio shows the efficiency of a company's management by comparing the total operating expense (OPEX) of a company to net sales. The operating ratio shows how efficient a company's management is at keeping costs low while generating revenue or sales. The smaller the ratio, the more efficient the company is at generating revenue vs. total expenses.[iii]

	Year	2016-17	2017-18	2018-19	2019-20	2020-21
Operating Ratio	**GSFC**	0.88	0.913	0.614	0.974	0.289
	NFL	0.934	0.283	0.262	0.321	-1.09



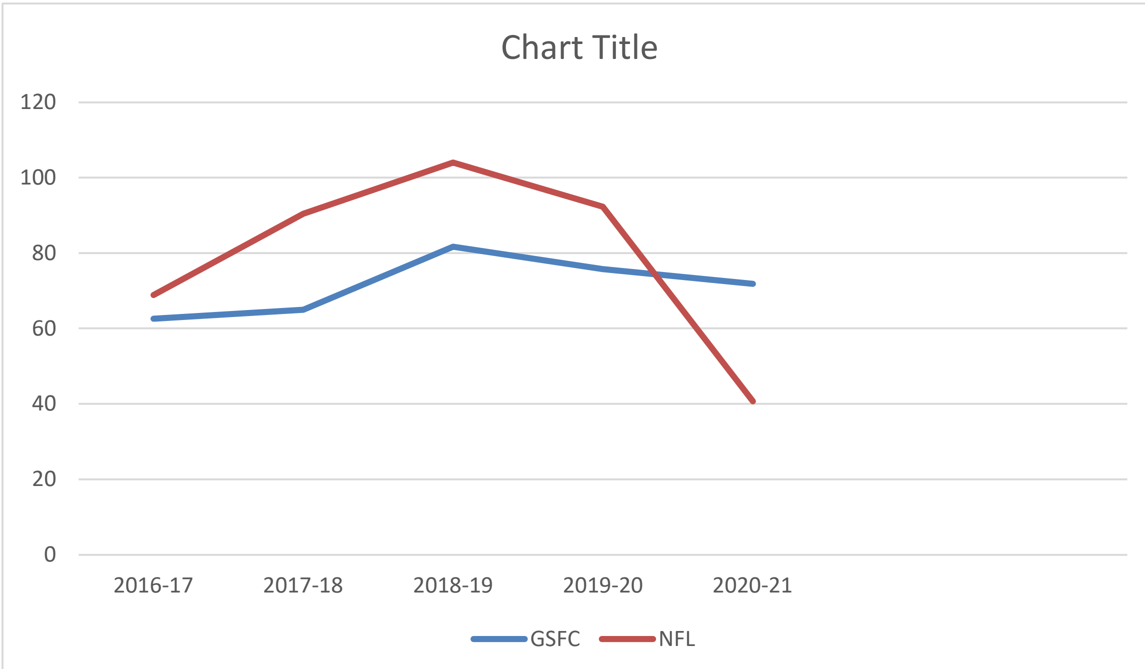
Interpretations based on trend analysis

- The operating ratio shows the operating costs of an organization that is; COGS and other Operating expenses in relation to Net sales of the business.
- This ratio helps in evaluating profitability aspects of the business. This ratio should be as less as possible.
- If we compare financial data of both of the companies, it is found that in majority of the year, the operating ratio is less in NFL as compared to GSFC.
- Which shows that GSFC spends more on operating expenses. It again shows limitation of GSFC. In relation to this ratio, NFL performs better than GSFC and it also shows strong operating efficiency of the business.

Assets Turnover Ratio

The asset turnover ratio, also known as the total asset turnover ratio, measures the efficiency with which a company uses its assets to produce sales. The asset turnover ratio formula is equal to net sales divided by the total or average assets of a company. A company with a high asset turnover ratio operates more efficiently as compared to competitors with a lower ratio.[iv]

Assets Turnover Ratio	Year	2016-17	2017-18	2018-19	2019-20	2020-21
	GSFC	62.66	64.98	81.73	75.76	71.87
	NFL	68.87	90.42	104.07	92.27	40.7



Interpretation based on Trend Analysis

- Looking to above data, we can see that the operating efficiency of NFL is better than the of GSFC except in the year 2020-21.
- From this we can say that in the year 2020-21, the total assets of GSFC are employed in much efficient manner than NFL.

Conclusion and Findings

- GSFC's Financial performance in terms of profitability aspects is much better than NFL
- NFL's Operating efficiency is much strong than that of GSFC.
- GSFC are employed in much efficient manner than NFL.
- GSFC spends more on operating expenses. It again shows limitation of GSFC. In relation to this ratio, NFL performs better than GSFC and it also shows strong operating efficiency of the business.

- The inventory turnover ratio is higher in each of the year in NFL as compared to GSFC. It shows much better operational efficiency of NFL than that of GSFC.
- Investigating each of the above matters After COVID-19 GSFC batter perform all the fertilizer business area.
- From an investor's point of view in the last five years GSFC share price growth 11.53% and NFL gives 31.36% return but if you want maximum return on share price 86.41% NFL gives and GSFC give return of 879.97% that's much higher than NFL.
- The situation of both the companies over a 5 year period of time we can say that comparatively the liquidity situation is better in GSFC than NFL

Reference:

[1] https://www.investopedia.com/terms/e/eps.asp

[1] https://www.netsuite.com

[1] https://www.investopedia.com

[1] https://corporatefinanceinstitute.com

https://www.topstockresearch.com/

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Study of Multiple Intelligences of X Standard Students of Cbse School in Relation to Educational and Occupational Background of Their Parents

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ABSTRACT

The purpose of this study is to investigate Multiple Intelligences of class X students of CBSE Schools in relation to Educational and Occupational background of their parents. The Survey Method has been applied for the present study. The sample consists of 310 students of class X from selected CBSE schools of Bagalkot district in Karnataka. Multiple Intelligences tool developed by Y. N. Sridhar was used to collect the data. The collected data was analyzed by using independent sample test with the help of SPSS package. The study revealed that Matriculation, Graduate and Postgraduate and above Family background students of CBSE school differ significantly in their Multiple Intelligences and also the Working Professional, Businessman and Farmer Family background students of CBSE school differ significantly in their Multiple Intelligences.

Key Words: Multiple Intelligence, CBSE, Matriculate, Graduate, Post Graduate, Professional, Farmer and Businessmen.

INTRODUCTION:

No two students are same in studies and come from different backgrounds but all the children are born with unique intelligence or competences or skills to learn and apply in their day to day activities. Gardner emphasized, every individual possess seven intelligences that differ among people, further develops and grows differently contingent upo

n the hereditary traits or environmental experiences. In 1983 **Gardner** named these varied types of intelligence as, “linguistic intelligence”, “logical/mathematical intelligence”, “spatial intelligence”, “musical intelligence”, “bodily/kinesthetic intelligence”, “interpersonal intelligence”, “and “intrapersonal intelligence”. Later in 1999 Gardner added two more types of intelligence, namely “naturalist Intelligence” and “existential Intelligence” which children use in order to understand concepts and solve problems. The ultimate goal of education is to facilitate students to learn and grow according to their area of interest, competencies and help them achieve better results irrespective of their gender, locality or type of the family. The present research is an effort to study Multiple Intelligences of X standard students of CBSE Schools in relation to Gender, Locality and Type of Family back ground.

REVIEW OF RELATED LITERATURE

The study also made review of related literature survey. It was observed that researchers showed their interest in Multiple Intelligence. To name few, Younas, Subhani and Chauhan (2009) (English Language Learning: A Role of Multiple Intelligence) found multiple intelligence based teaching at the primary level to be very useful in teaching and learning of English. **Abraham** (2009) carried out study on the effectiveness of multiple intelligence models for learning English at secondary level and reported that no significant differences in experiment and control by their gender, income and qualification. **Leo and Venkatesh (2009)** studied the relation in multiple intelligences and academic achievement in Biology in students of eleventh class and revealed that significant difference in gender, medium, locality and academic achievement of students. **Shanthy and Amaladoss (2009)** made relational to investigated the relation in “multiple intelligence” and achievement in physics in college students and found significant difference in gender, medium of instruction, locality and achievement in physics. **Rashmi (2017)** studied the effectiveness of instructional strategy based on “multiple intelligence theory” on physical science achievement and scientific attitude in secondary school students and found no interaction effect of gender and scientific attitude on achievement in Physical science of students. **Ms. Naval Geeta** (2017) conducted a study on “ A Study of Multiple Intelligences of Secondary School Students of Jodhpur City of Rajasthan State “ found that there is no significant difference between the multiple Intelligences with locality and type of the family.

From the above review, it is observed that studies are reported related to Multiple Intelligence of school students. In the present study attempt has been made to investigate the Multiple Intelligence of X standard CBSE students of Bagalokot District of Karnataka in relation to selected variable namely parents educational backgournd like Matriculation, Graduate parents, Post Graduate and Occupational background like working professional, Farmer and

Businessman. The study investigated whether these background variable influence on Multiple Intelligences of X standard students.

STATEMENT OF PROBLEM:

The study of Multiple Intelligences of class X students of CBSE schools in relation to the Educational and Occupational background of their parents. The study investigated whether Educational and Occupational back ground of respondents Parents influence on Multiple Intelligences of students.

OBJECTIVE OF THE STUDY

The main objectives of the study are

1. To find out the influence of Educational background of Parents on Multiple Intelligences of X standard students of CBSE School.
2. To find out the influence of Occupational background of Parents on Multiple Intelligences of X standard students of CBSE School.

HYPOTHESES OF THE STUDY

1. There is no significant difference among Matriculate, Graduate and Postgraduate and above Family background students of CBSE schools with respect to their Eight Intelligences categorized under Multiple Intelligences.
2. There is no significant difference among Working Professional, Businessman and Farmer Family background students of CBSE schools with respect to their Eight Intelligences categorized under Multiple Intelligences.

METHOD

Investigator has used the Survey Method for the present study. The study considered Multiple Intelligences as main variable and Educational and Occupational background of parents were background variable. The study investigated influence of these background variable on Multiple Intelligences of students.

SAMPLE

The population of the study class X CBSE school students of Bagalkot district in

Karnataka. The sample consists of 310 students from selected CBSE schools.

TOOL USED

Multiple Intelligence tool developed by Y.N. Sridhar was used, it is a 5-point rating scale for the measurement of multiple intelligences.

STATISTICAL TECHNIQUE USED

One Way ANOVA and Tukey Post hoc test was used for analysis of the data. SPSS package was used for data analysis.

DELIMITATION OF THE STUDY

1. The present study is confined only to the class X students studying in private CBSE schools. Students of ICSE and State board were excluded from the sample.
2. The present study is confined only to the class X students studying in Bagalkot district of Karnataka.

INTERPRETATION OF DATA

Hypothesis 1: There is no significant difference among Matriculate, Graduate and Postgraduate and above Family background students of CBSE schools with respect to their Eight Intelligences categorized under Multiple Intelligences.

Table: Results of One Way ANOVA between Matriculation, Graduate and Post Graduate and above family background students with respect to their eight Multiple Intelligences

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5832.853	2	2916.427	3.618	.028 (p < .05)
Within Groups	247488.002	307	806.150		
Total	253320.855	309			

From the above ANOVA table it is evident that the obtained p value is .028 and F value is 3.618 with 2 and 307 degree of freedom. Here p value is less ($p < .05$) than .05 level of significance.

Hence, the null hypothesis is rejected and alternative hypothesis is accepted. Therefore, it indicate that Matriculation, Graduate and Postgraduate and above Family background students of CBSE school differ significantly in their Multiple Intelligences at .05 level of significance, $F\ (2, 307) = 3.618$; $p<.05$.

It means, there is significant influence of Educational Background of family on their Multiple Intelligence scores of students of CBSE School. Further multiple comparisons are performed using Tukey post hoc test procedure to find out the mean difference and reported in the table.

Table: Results of Post hoc test among Matriculation, Graduate and Post Graduate and above family background students with respect to their eight Multiple Intelligences

Educational Background of Parent	N	Mean	SD	Educational Background of Parent	
				Graduation	Post-Graduation
Matriculation	74	290.8378	27.95497	.724 (p > .05)	.213 (p > .05)
Graduation	64	287.1250	26.66637		.035 (p< .05)
Post-Graduation	172	297.4826	29.18392		

From the above table, it is evident that, the obtained *p* value for difference in the Multiple Intelligences scores of students of Matriculation and Graduate family background is higher than (*p* =.724) .05 level of significance.

The obtained p value for difference in the Multiple Intelligences scores of students of Matriculation and Post Graduate and above family background is higher than (*p* =.213) .05 level of significance. Whereas difference in the Multiple Intelligences scores of students of Graduate and Post Graduate and above family background is less than (*p* =.035) .05 level of significance.

Hence, it can be concluded that Graduate and Post Graduate and above family background students of CBSE school differ significantly in their Multiple Intelligences. Whereas Matriculation and Graduate and Matriculation and Post Graduate and above family background students of CBSE school do not differ significantly in their Multiple Intelligences.

Hypothesis 2: There is no significant difference among Working Professional, Businessman and Farmer Family background students of CBSE schools with respect to their Eight Intelligences categorized under Multiple Intelligences.

Table: Results of One Way ANOVA Test between Working Professional, Businessman and Farmer Family background students with respect to Multiple Intelligences

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10823.861	2	5411.930	6.851	.001 (p < .05)
Within Groups	242496.994	307	789.892		
Total	253320.855	309			

From the above ANOVA table it is evident that the obtained p value is .001and F value is 6.851with 2 and 307 degree of freedom. Here p value is less ($p < .05$) than .05 level of significance.

Hence, the null hypothesis is accepted and alternative hypothesis is rejected. Therefore, it indicate that Working Professional, Businessman and Farmer Family background students of CBSE school differ significantly in their Multiple Intelligences at .05 level of significance, $F\ (2, 307) = 6.851; p<.05$.

It means, there is significant influence of Occupational Background of Family on Multiple Intelligence scores of students of CBSE School. Further multiple comparisons are performed using Tukey post hoc test procedure to find out the mean difference and reported in the table.

Table: Results of Post hoc test among Working Professional, Businessman and Farmer Family background students with respect to eight Multiple Intelligences

Occupational Background of Family	N	Mean	SD	Occupational Background of Family	
				Businessman	Farmer
Working Professional	149	298.7181	27.31475	.429 ($p > .05$)	.001 ($p > .05$)
Businessman	82	293.9146	25.26902		.076 ($p < .05$)
Farmer	79	298.7181	27.31475		

From the above table, it is evident that, the obtained *p* value for difference in the Multiple Intelligences scores of students of Working Professional and Businessman family background is higher than (p =.429) .05 level of significance.

The obtained p value for difference in the Multiple Intelligences scores of students of Working Professional and Farmer family background is less than (p =.001) .05 level of significance. Whereas the p value for difference in the Multiple Intelligences scores of students of Businessman and Farmer family background is higher than (p =.076) .05 level of significance.

Hence, it can be conclude that Working Professional and Farmer family background students of CBSE School differ significantly in their Multiple Intelligences. Whereas Working Professional and Businessman and Businessman and Farmer family background students of CBSE school do not differ significantly in their Multiple Intelligences.

DISCUSSION AND CONCLUSION

The study investigated the Multiple Intelligences of X standard students related to Educational and Occupational background of parents. The analysis and findings of the study reveals that Graduate and Post Graduate and above family background students of CBSE school differ significantly in their Multiple Intelligences. Whereas Matriculation and Graduate and Matriculation and Post Graduate and above family background students of CBSE school do not differ significantly in their Multiple Intelligences. Further it can be concluded that Working Professional and Farmer family background students of CBSE School differ significantly in their Multiple Intelligences. Whereas Working Professional and Businessman and Businessman and Farmer family background students of CBSE school do not differ significantly in their Multiple Intelligences.

Thus, the study found that there is significant influence of Educational and Occupational background of parents on Multiple Intelligences of class X students of CBSE schools. The results indicate that schools need to initiate and focus on developing and conducting differentiated activities which are helpful to increase the Multiple Intelligences of X standard students considering their parents background also as one of the factors affecting their performance.

EUCATIONAL IMPLICATIONS

1. Teachers can plan their lessons to create interest among students.
2. The findings of the present study guide students in building their carrier according to their area of interest.
3. The results of the present study help in setting up proper curriculum and activity for the students .
4. The findings of the present study helps teachers to make their teaching more effective and student centric by considering their parental background.
5. It also helps Teachers plan differentiated instructions to meet specific needs of the students.

Suggestions for Further Research

Following are the suggestions for the future research.

1. This research can be done at primary and middle school students.

2. This research can also be done for State board and ICSE students.
3. Comparison between students studying in government and private schools can be done.
4. This research can be done based on each different intelligences also.
5. The present study was conducted for Bagalkot district in Karnataka. Similar studies can be undertaken for other districts of Karnataka and other states of India too.

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શબ્દસૃષ્ટિ સામાયિકના હાઇકુ (૨૦૦૧ થી ૨૦૧૫)

મનહર ટી સોલંકી
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પ્રસ્તાવના:

૨૪ સપ્ટેમ્બર ૧૯૮૧ના રોજ ગુજરાત સાહિત્ય અકાદમીની સ્થાપના થતાં જ તેના મુખપત્રરુપે 'શબ્દસૃષ્ટિ' સામયિકની શરુઆત કરવામાં આવી.જો કે ઓક્ટોબર ૧૯૮૩માં તેનો પ્રથમ અંક બહાર પડ્યો.સર્જન,ભાવન અને વિવેચનના ત્રિવિધ સંદર્ભોમાં વિસ્તરવા માંગતુ આ સામયિક **'શબ્દાખ્યજ્યોતિ પ્રકાશો'** જેવા ધ્યેયમંત્ર લઇને ગુજરાતી સાહિત્યસફરને પોષવા અગ્રેસર બન્યું છે. શબ્દસૃષ્ટિ સામયિકમાં ૨૦૦૧ થી ૨૦૧૫ સુધીમાં ગઝલ,ગીત,સોનેટ છાંદસ-અછાંદસ જેવા કાવ્યપ્રકારો પ્રચુર માત્રામાં લખાયા.જ્યારે હાઇકુ,મોનોઇમેજ જેવા કાવ્યો અલ્પમાત્રામાં લખાયા છે છતાં કલાત્મક્તાની દ્રષ્ટિએ બહુમૂલ્ય ગણી શકાય.

હાઇકુનો ઇતિહાસ

ગુજરાતી સાહિત્યમાં અર્વાચીનકાળથી વિદેશી ભાષાઓના સંપર્કને કારણે ઘણાં સાહિત્ય સ્વરૂપોની આપણે ત્યાં શરુઆત થઇ.તેમાંનુ એક છે હાઇકુ.જે મુળ જાપાનીઝ ભાષામાંથી ગુજરાતીમાં ઊતરી આવ્યો છે. જેના મુળ ઇતિહાસ તપાસતા માલુમ થાય છે કે જાપાનના કેનેથ યસુદાએ આ કાવ્યપ્રકાર સૌપ્રથમ ખેડ્યો.જે સાતસો વર્ષ જુનો છે.આ હાઇકુ મેટ્સુઓ બાસો (૧૬૪૪-૧૬૯૪) દ્વારા વધુ દઢ થયો અને તેમણે જ ૫/૭/૫ એમ ત્રણ પંક્તિ અને સત્તર અક્ષરના સ્વરુપને 'હોક્કું' નામ આપ્યુ.જેનો અર્થ 'પ્રારંભિક કાવ્યપંક્તિ 'એવો થાય છે.

ભારતના રાજદરબારમાં જે પ્રમાણે શેર,ગઝલ,દુહા વગેરે દ્વારા મનોરંજન પુરૂં પડાતું એ જ રીતે જાપાનમાં રાજદરબારમાં 'તાન્કા' રજૂ કરવામાં આવતાં.આ'તાન્કા' એ ૫-૭-૫-૭-૭ એમ પાંચ પંક્તિ અને ૩૧ અક્ષરનું સ્વરુપ હતું.દરબારમાં કાવ્યસ્પર્ધા નિમિત્તે આ કાવ્યપ્રકાર રજૂ થતો.જેમાં એક કવિ પહેલાં ૫-૭-૫ અક્ષરની ત્રણ લીટી બોલે અને જવાબમાં બીજો કવિ ૭-૭ શ્રુતિની બે

પંક્તિઓ બોલી પાદપૂર્તિ કરે.સમય જતાં 'તાન્કા'ની અંતિમ બે પંક્તિઓ લુપ્ત થતી ગઈ અને ૫-૭-૫ ની ત્રણ પંક્તિઓ પૂર્ણ સ્વરુપ બની અને 'હાઇકુ'અસ્તિત્વમાં આવ્યું.

ગુજરાતી હાઇકુ

ગુજરાતી ભાષામાં હાઇકુનો સૌપ્રથમ પ્રયોગ કરનાર અને તેને મૂઠી ઊંચેરુ સ્થાન અપાવનાર શ્રી 'સ્નેહરશ્મિ' છે.તેમણે અનેક હાઇકુ લખ્યાં અને તેનું સ્વરુપ પણ સ્પષ્ટ કરી આપ્યું. સ્નેહરશ્મિએ ૧૯૬૭માં 'સોનેરી ચાંદ રૂપેરી સૂરજ' નામનો પ્રથમ હાઇકુસંગ્રહ આપ્યો અને ત્યારબાદ 'કેવળવીજ'નામે બીજો સંગ્રહ આપ્યો.સ્નેહરશ્મિએ હાઇકુની જાપાનીઝ પરંપરા અનુસાર કામ કર્યું છે.સત્તર અક્ષરના આ લઘુ કાવ્યસ્વરૂપમાં ચિત્રાત્મકતા રજૂ થતી હોય એવું જરૂર લાગે અર્થાત્ શબ્દચિત્રને હાઇકુ કહી શકાય.ઉમાશંકર જોશી કહે છે, " હાઇકુ નામનો ત્રણ પંક્તિનો અત્યંત સુકુમાર છતાં ગંભીર અને હ્રદયસ્પર્શી કવિતાપ્રકાર લોકપ્રિય છે".તો ડૉ.ધીરૂભાઇ ઠાકર જણાવે છે કે, " ચિત્રમાં વસ્તુને સ્થિતિ મળે છે,જ્યારે હાઇકુમાં ગતિ મળે છે".

ઉપરોક્ત મુદ્દાઓ પરથી એટલું ચોક્કસ સમજાય છે કે હાઇકુમાં શબ્દો ભલે ઓછા હોય અને કદાચ વર્ણન પણ સાદું જોવા મળે પરંતુ તેના ગૂઢાર્થને સમજવા–પામવા અંતરના ઊંડાણમાં ડુબકી મારવી જરૂરી છે.

સૂકેલી ડાળે
પોપટ બેઠો; પાન
ચોગમ લીલાં

ઉપરોક્ત હાઇકુ વાંચતા જ આપણી સમક્ષ ડાળી પર બેઠેલા પોપટનું દૃશ્ય ખડું થાય છે.તો તેનો ગૂઢાર્થ જૂઓ.કોઇ વેરાન સ્થળ,સંસ્થા કે જગ્યા હોય ત્યાં કોઇ સજ્જ્ન આવી જાય અને તેનો વહીવટ પોતાના હાથમાં લે તો તે સ્થળ કે સંસ્થા હરીભરી બની જાય છે.આ સિવાય રાજેન્દ્ર શાહ,ઉશનસ્,પ્રિયકાન્ત મણિયાર ,રાવજી પટેલ,ધીરૂ પરીખ,મુકુંદ પરીખ,ચંદ્ર પરમાર જેવા કવિઓએ 'હાઇકુ' સ્વરૂપ પર હાથ અજમાવ્યો પણ સ્નેહરશ્મિના તોલે કોઇ ન આવે.આજકાલ સાવ નહિવત્ માત્રામાં 'હાઇકુ'લખાઇ રહ્યાં છે.

» શબ્દસૃષ્ટિ સામયિકના હાઇકુ (૨૦૦૧ થી ૨૦૧૫)

વસ્તુલક્ષી સાહિત્યપ્રકાર 'હાઇકુ'નો ગુજરાતી ભાષામાં ઉદ્ભવ 'સ્નેહરશ્મિ' ના હાથે થયો.તેમના સિવાય કલાત્મક અને 'હાઇકુ'ના ઘાટને બીજા કવિઓ સિધ્ધ કરી શક્યા નથી.તેમના પછી

આંગળીના વેઢે ગણાય તેટલા કવિઓએ 'હાઇકુ'ની રચના કરી અને તેમાં ખરાં ઊતર્યા હશે. 'શબ્દસૃષ્ટિ' સામયિક્માં ૨૦૦૧ થી ૨૦૧૫ સુધીના અંકોમાં પચાસેક હાઇકુ મળે છે.તેને તપાસીએ.

નવે-ડિસે ૨૦૦૨નો અંક 'નારીલેખન વિશેષાંક' તરીકે પ્રગટ થાય છે.તેમાં પ્રિયંકા કલ્પિતે બાર હાઇકુ અપ્યાં છે.તેમ્ના હાઇકુ વાંચતા ઊંડી મર્મવેધકતા અને સ્વસ્થાતાના દર્શન જરુર થાય.તેમના હાઇકુ જુઓ-

મને ઓરે ને	હેતની નદી
દળણાં દળ્યે જાય	ખોબો ભરીને આખી
કો' દુ:ખિયારી	ગટગટાવી

પ્રથમ હાઇકુમાં દીકરીને પરણાવવામાં ઘણી મુશ્કેલીઓ ભોગવતી 'મા' ની પરિસ્થિતિનું વર્ણન થયું છે.પોતે સખત પરિશ્રમ કરીને પણ દીકરીને લાડકોડથી ઉછેરી તેને સાસરે વળાવતી માના દર્શન જરુર થાય છે.તો બીજા હાઇકુમાં પણ માતૃવાત્સલ્ય નીતરે છે.જીવન સુખ-દુ:ખનો સરવાળો છે.જો કે સ્ત્રીનું જીવન કેવું કપરૂં હોય છે તેનો ઉલ્લેખ તેમના નીચેના હાઇકુમાં થયેલો જોવા મળે છે.

ખંડ જિંદગી	સાંજને તીરે
ટૂકડાઓમાં વળી	જાત શોધતી મને
શીદ જીવવું ?	હું ક્યાં ઊભી ?

ઉપરોક્ત કથન પ્રમાણે નારીનુ જીવન કેવી કપરી પરિસ્થિતિઓથી ભરેલું છે તેનું હ્રદયદ્રાવક વરણ જોવા મળે છે.પહેલા હાઇકુમાં એક જ જીવનમાં નારીએ વિવિધ પ્રકારની જવાબદારીઓ નિભાવતા-નિભાવતા જે કડવા–મીઠાં અનુભવો થાય તેનાથી ક્યારેક તે હતાશ થઇ જાય છે અને જીવન નીરસ લાગવાં માંડે છે તેની વાત છે.તો બીજા હાઈકુમાં અઢળક જવાદારીઓ વચ્ચે અને ઘરમાં સતત પરિવારજનો માટે જીવતી નારી પોતાને શોધે છે તેવું ચિત્રાત્મક વર્ણન આપણી આંખ ભરી દે તેવું છે.

૨૦૦૪ના વર્ષના અંકોમાં સૌથી વધુ હાઇકુ મળે છે.તેમાં જૂન-૨૦૦૪માં પરાગ મ. ત્રિવેદી પાસેથી આઠ હાઇકુ મળે છે.પ્રકૃતિવર્ણનની સાથે માનવીના ભીતરી સંવેદનોને વર્ણવવામાં તેમને સફળતા મળતી જણાય છે.

વૈશાખ તપ્યો	સાગર મહીં

જીવતરમાં, અને	હું ઊછળું ને મોજાં
આંખે શ્રાવણ !	ભીતર મારી !

પ્રથમ હાઇકુમાં જીવનમાં ઘણીવાર એવા સંજોગો આવે છે કે આપણે વિચાર્યું પણ ન હોય.વૈશાખના તાપ જેવું દુ:ખ સહન કરવું પડે છે અને આંખે અશ્રુઓની ધારા પણ વહેવા માંડે છે પણ એ ભોગવ્યે છુટકો.તો બીજી બાજું સાગરનું પ્રતીક લઇને પોતાના મનમાં અથાગ વિચારોથી મનમાં અસંખ્ય વિચારોરૂપી મોજાં કવિના આંતરમનને ઢંઢોળે છે.તો-

જળના મીન	બે જણ બાઝે
જેવું જ આ અકળ	આજે, દુનિયા આખી
જણનું મન !	આ કાલે દાઝે !

ઉપરોક્ત પ્રથમ હાઇકુમાં કોઇના મનને જાણવું ઘણું કપરું કાર્ય છે.પાણીની માછલી જેવું ધલવલિયું મન કેમ કરી પામવું તેની રજૂઆત કરવામાં આવી છે.તો અણસમજ અને કજિયા-કંકાસને કારણે ખૂબ ઓછા લોકોની ભૂલને કારણે ઘણાં લોકોને શોષાવું પડે છે તે વાસ્તવિકતા છે.આ સિવાય નવે-૨૦૦૪માં મોના પારેખ પાસેથી બે હાઇકુ મળે છે જે નારી સંવેદન રજુ કરે છે.

ઑગસ્ટ-૨૦૦૪માં યોગીની શુક્લ પાસેથી છ હાઇકુ મળે છે.પ્રાકૃતિક પ્રતીકો લઇને રજુ થતું ભાવસંવેદન ધ્યાનાકર્ષક છે.

શ્વાસ ચંદન	ટેકરી પર
હોઠ મૌન, મુખર	દીવો, કંદરાઝૂરે:
બીજનો ચાંદ	અજવાળું ક્યાં ?

પ્રથમ હાઇકુમાં પ્રેમતત્વને વણી લેવામાં આવ્યું છે.ચંદન જેવા સુગંધિત શ્વાસ ધરાવતો પિયુ અને બોલકી પ્રિયતમા વચ્ચેનો સંબંધ સાદ્રશ્ય થયો છે.તો ટેકરી પર ઘણો પ્રકાશ જોવા મળે છે પણ ગુફાઓમાં તો અંધારું જ છે.માનવજીવનનું પણ કંઇક આવું જ છે.બહારથી હસતો દેખતો,ખુશ દેખાતો મનુષ્ય અંદરથી ઘણો દુ;ખી પણ હોય છે.તેના અંતરમાં તો અંધારું જોવા મળે છે.આ સિવાય તેમના પ્રેમલક્ષી હાઇકુ પણ સુંદર છે.

ઑગસ્ટ-૨૦૦૫માં અંકમાં ઇશ્વર સુથાર પાસેથી ‘શિલ્પી’ પાસેથી આઠ હાઇકુ મળે છે.

સંબંધો જામે	પસીનોફૂટે
બરફ શા ને તૂટે	રોમરોમથી જાણે
કાચની પેઠે	બોર શાં આંસુ

પ્રથમ હાઇકુ માનવીય સંબંધો જ્યારે ઘનિષ્ટ બને છે ત્યારે તે બરફ જેવા જામે છે અને એમાં તિરાડ આવતા એ કાચની પેઠે તૂટી જાય તેવી વાસ્તવિકતાનું વર્ણન છે તો બીજા હાઇકુમાં પરિશ્રમ કરવાથી અંગઅંગમાથી પસીનો ફૂટે છે.રોમ-રોમમાંથી નીકળતો પરસેવો સખત પરિશ્રમ સૂચવે છે.તો તેમના અન્ય હાઇકુમાં પ્રેમસંબંધોની માર્મિક રજુઆત કરવામાં આવી છે.

માર્ચ-૨૦૧૦માં ચંદ્રકાન્ત ટોપીવાળા પાસેથી "ચમ્બા" શીર્ષક હેઠળ અગિયાર હાઇકુ મળે છે.હિમાચલ પ્રદેશમાં ચંબા જિલ્લામાં રાવી નદી પર વસેલું પહાડી નગર ચમ્બાની મુલાકાત દરમિયાન ત્યાંના અનુભવો અને પ્રાકૃતિક વાતાવરણને તેમણે હાઇકુરૂપે આલેખ્યાં છે.આઠમી સદીના છ મંદિર ચંપાવતી મંદિર ,લક્ષ્મીનારાયણનું મંદિર,વજ્રેશ્વરી મંદિર,સુઇમાતા મંદિર,ચામુંડમાતા મંદિર,હરિરાય મંદિર તેમજ ભૂરીસિંહ મ્યુઝિયમમાં તત્કાલિન શાસકોના સરંજામ અને કાંગડા શૈલીના રંગીન ચિત્રો જોવાલાયક છે.તેને અનુલક્ષીને તેમને અગિયાર હાઇકુ રચ્યાં છે.

(૧) ટોચે ચામુંડા
ગોદમાં અંબાને જુએ
વત્સલ આંખે

(૨) પહાડ થયો
રોમાંચિત ખડા સૌ
દેવદારુઓ

(૩) તલવારો ને
ગુપ્તી,ડાહીડમરી
મૂંગી મ્યાનમાં

(૪) મન્દિરો ઊભાં
વર્તમાનમાં, ને હું
પુરાકાલમાં

(૫) રંગો ધીમેક
અજવાળું પાથરે
કાંગડા ચિત્રો

(૬) જૂના ફોટામાં
જે ખાસ હતું, આજે
તે આમ – ચંબા

ઉપરોક્ત હાઇકુ વાંચતા ચમ્બા વિશેનો ખ્યાલ વધુ સ્પષ્ટ થશે.ચંદ્રકાન્ત ટોપીવાળાએ અગિયાર હાઇકુમાં ઈ.સ. ૭૨૦માં સાહિલ વર્મન રાજાએ સ્થાપેલા ચમ્બાનું આબેહૂબ અને ચિત્રાત્મક વર્ણન કરી આપ્યું છે.

સપ્ટેમ્બર-૨૦૧૦ના અંકમાં ભૂપેન્દ્ર વ્યાસ 'રંજ' પાસેથી દસ હાઇકુ મળે છે. પ્રકૃતિવર્ણનની સાથે દુન્યવી જીવનની વટંબણા અને ગ્રામીણ ચેતના નજરે ચડે છે.

વાડ કૂદીને
આવી મારા ઘરમાં
વેલડી લીલી

વૃક્ષારોપણ
વાવ્યો બાવળ સોથ
કરવા વાડ

તેમનાં અન્ય હાઇકુનું ચિત્રાત્મક વર્ણન જુઓ-

બેઉ ઝૂરે છે અન્નકુટનો પ્હાડ ભિક્ષાનું પાત્ર	શિશુનું થયું મરણ: ઢીંગલીનું જીવન રણ

ઉપરોક્ત પ્રથમ હાઇકુમાં કવિ સમજાવવા કે એ બન્ને પ્રકારના લોકો દુ:ખી છે જેના ઘેર અન્નના ભંડાર ભર્યા છે અને જે દર દર ભટકીને ભિક્ષા માંગીને ખાય છે.બન્નેમાંથી કોઇને ચેન નથી.તો બીજા હાઇકુમાં કોઇ બાળકનું મૃત્યુ થાય ત્યારે જાણે તેના રમકડાનું જીવન વેરાન બની જાય છે તેવી ઊંચી કલ્પનામાં કવિતત્વ માણી શકાય છે.હરહંમેશ ઢીંગલી રમાડનાર શિશુનું અકાળે અવસાન નિર્જીવ ઢીંગલીના જીવનને વેરણ-છેરણ કરી નાંખે છે.કેમ કે એ ઢીંગલીના જીવનમાં શિશુ જ હોય છે જે હરહંમેશ તેની પાસે હોય છે.તેમના અન્ય હાઇકુ પણ જીવનનો ગૂઢાર્થ સમજાવી જાય તેવા છે.

મે-૨૦૧૧ના અંકમાં ભૂપેન્દ્ર ત્રિવેદી ‘સ્વયંભૂ’પાસેથી પાંચ હાઇકુ મળે છે.પરસ્પર વિરોધાભાસ દર્શાવતી હાઇકુની પંક્તિના કારણે ચમત્કૃતિ સર્જાય છે.જૂઓ -

ઊડતું પંખી શોધે છે માળો મળે પીંજરું !	રાત-દિવસ ફરે છે ચક્ર થવા વર્ષ એકને !

મોટાભાગે પંખી ઊડે છે ત્યારે એ ક્યાંકને ક્યાંક માળો બાંધવાની વેતરણમાં હોય છે પણ એની આઝાદીને છીનવનારાઓની પણ ક્યાં ખોટ છે.એટલે બીચારા પંખીને પીંજરું – ગુલામી મળે છે.તો પૃથ્વીના ફરવાથી રાત-દિવસ થાય અને એના કારણે છેલ્લે વર્ષ થાય એમ મંજિલ સુધી પહોંચવા અનેક ચક્કરો લગાવવા પડે છે,એવો ભાવ સ્પષ્ટ થાય છે.તેમના બીજા હાઇકુઓ તપાસીએ

રેશમ દોરી જાય તૂટી; ન તૂટે સ્નેહબંધન	તારક વૃન્દ નિત્ય ગતિશીલ અચલ ધ્રુવ !

પ્રથમ હાઇકુમાં સ્નેહબંધનને સર્વોપરી ગણાવાયું છે.સામાન્ય સંબંધોને તૂટતાં વાર નથી લાગતી પણ જે સંબંધો હ્રદયથી બંધાયા હોય તે ક્યારેય તૂટતાં નથી.તો બીજા હાઇકુમાં પક્ષપલટો કરનારાઓ,હંમેશા પોતાની અનુકૂળતા શોધનારાઓ ગમે તે દિશામાં ગમે તે જગ્યાએ જતાં રહે

છે.જો કે ઘણાં ધ્રુવના તારા જેવા અચળ હોય છે કે ગમે તેવી પરિસ્થિતિમાં પોતાનો મત,પોતાનું સ્થાન,પોતાનો સ્વભાવ બદલતાં નથી.

શબ્દસૃષ્ટિ સામયિકમાં ૨૦૦૧ થી ૨૦૧૫ છે.ગણતરીના કવિઓએ ગણતરીના હાઇકુ લખ્યાં છે.ક્યાંક ઓછી ફાવટ અથવા તો ગઝલ અને બીજા કાવ્યસ્વરુપો પ્રત્યેનો પક્ષપાત અથવા સામાન્ય રસ-રુચિ તેમને હાઇકુ લખતાં રોકી રહ્યાં હોય તેવુ જણાય છે.જો કે અન્ય સામાયિકોમાં પણ હાઇકુ રચનાઓ જોવા મળે છે.પરંતુ એટલું જરુરથી કહી શકાય કે શબ્દસૃષ્ટિમાંના હાઇકુ તેના બંધારણ અને લય અને વસ્તુના કેન્દ્રમાં રાખીને રચાયા છે.આવનારા અંકોમાં કવિમિત્રો પાસેથી વધુ હાઇકુઓની અપેક્ષા રહેશે.

સંદર્ભગ્રંથો

૧. શબ્દસૃષ્ટિ,નવેમ્બર-ડિસેમ્બર ૨૦૦૨નો ‘નારી વિશેષાંક’

૨. શબ્દસૃષ્ટિ,જૂન અને ઑગસ્ટ ૨૦૦૪ના અંકો

૩. શબ્દસૃષ્ટિ,ઑગસ્ટ-૨૦૦૫નો અંક

૪. શબ્દસૃષ્ટિ,માર્ચ-૨૦૧૦નો અંક

૫. શબ્દસૃષ્ટિ,સપ્ટેમ્બર-૨૦૧૦નો અંક

૬. શબ્દસૃષ્ટિ,મે-૨૦૧૧નો અંક

૭. મધ્યકાલીન-અર્વાચીન સાહિત્ય સ્વરુપો, પ્ર.આ.૨૦૦૯ ડૉ.ભરતકુમાર ઠાકર,શબ્દલોક પ્રકાશન

૮. ગુજરાતી સાહિત્ય કોશ ખંડ-૩, પ્ર.આ.૧૯૯૬ ચંદ્રકાન્ત ટોપીવાળા ,ગુજરાતી સાહિત્ય પરિષદ

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Frustration Among the School Teachers

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The teacher has an important vital role to play in our effect to relate education to national development and social change. It is the responsibility of teachers. Almost five hundred years ago, Saheb Naishapuri a great Persian poet has rightly said – *“DARSE ADEEB AGAR BUWAD ZAMZAMAYE*
MUHABBATE, JUMA BA-MAKTAB AWARAD TIFLE GUREZ PAYE RA”.
Means if teaching of a teacher is filled with the spirit of love and affection; it brings the students into school on holiday who runs away from the class in general days. (Khan)
Actually, Education depends on two main pillars, one is student and the other is teacher. This three valuable factors Teacher, Student and Education creates the whole society mentally healthy and successful. Teacher is a great source of knowledge, personality and enlightenment by which anybody can benefited. In the words of saint Kabir “The value of teacher is more in comparison to God and we must be thankful to our teacher”. The students of today are future of tomorrow so their teachers are valuable person of to make them ready for their future. That’s why the teachers are most important persons of our society. It is difficult to determine the real value of teachers especially when comparing them against other profession. However, teachers are also human and no matter how patience they might be occasions arise when they feel frustrated.
About 2500 years ago Lord Gautam Buddha’ claimed that frustration is often generated by desire and attachment. Early in twentieth century Sigmond Freud received interest in frustration with his psychodynamic theory of neurosis, in which frustration refereed both to external barriers to goal attainment and internal obstacle blocking need satisfaction.
Freud postulated that unresolved frustration from infancy and early childhood played out unconsciously in adulthood and saw frustration as a necessary condition for mental illness and most common causes for neurosis” (http://beebulletin.com/symptoms of frustration /) Each and every work done by a human is purposive and aim biased. To fulfill that aims and goals gives genesis to another goal. However, each aim cannot be satisfied, while achieving goals and aims

gives satisfaction and not achieving creates bad feelings and also producing a sense of deprivation in the person. This feeling may result in frustration and this frustration is a natural and unavoidable feature of human life. Frustration causes harm to both, human and organism.

According to Sigmund Freud's psychoanalytic theory of personality, the id is the personality component made up of unconscious psychic energy that works to satisfy basic urges, needs, and desires. The id operates based on the pleasure principle, which demands immediate gratification of needs. (Cherry, 2020)

Concept of frustration: In psychology, frustration is a common emotional response to opposition, related to anger, annoyance and disappointment. Frustration arises from the perceived resistance to the fulfillment of an individual's will or goal and is likely to increase when a will or goal is denied or blocked. Frustration can be classed as a mental health problem–response behavior and can have a number of effects, depending on the mental health of the individual. In positive cases, this frustration will build until a level that is too great for the individual to contain or allow to continue, and thus produce action directed at solving the inherent problem in a disposition that does not cause social or physical harm.

That frustration in the same form or other has important implication for per sonality development and behavior pathology. A day hardly goes without numerous frustrations, some severe, some firival. (Curt, 1937)

Frustration occurs whenever the organism meets a more or less insurmountable obstacle or obstruction in this route to the satisfaction of any vital need with the result that behavior becomes irrational (Rosewing, 1944)

He draws a distinction between primary and secondary frustration, the former involving the sheer existence of an active need (Rosensweing, 1944)

Human adjustment is never ending process of dealing with frustration. Sometime people reach their goals with relative case. But what happen when their needs are frustrated over a long period of time that is when they are prevented from reaching their goals." (Ruch, 1970)

When the striving behavior of a motivated organism is blocked or thwarted by obstacles, we say that the organ ism is frustrated. (Morgan, 1966)

Frustration not only is the pattern established, but it is consistent for the individual and remain more or less the same (Watson, 1963)

It is clear that harmful disturbances will appear in the behavior of the child who is continually exposed to serious frustration (English & English)

An interference with the occurrence of an instigated goal response at its proper time in the behavior sequence is called frustration. (Dollard D. J., 1939)

Frustration tolerance:

In Rosenzweig's words we can also say that as an individual's capacity to withstand frustration without failure of psychobiological adjustment. In the term of tolerance of frustration we can say that there is difference between two persons, in some way a teacher is being frustrated in small and minor matters and the other hand the other teacher can tolerate that situation easily so, its depend above that particular person that how he or she could react it

Why frustration occurs? (Source of frustration)

i. Because of high goals
ii. Competitions
iii. Social barriers and some other impacts
iv. Physical limitations to fight with the barriers
v. Can't fight with social barriers and challenges
vi. Motivation conflicts

In all situation we cannot conduct same barriers of society for a person because it cannot be applied in each person or each situation

Ex. The social barriers of the teachers one from US and one from India are different because there are two situations between two people, which are totally different from one and other.

Effects of Frustration:

A. Creative Effects of Frustration
B. Rebuttal Effects of frustration:

The reaction in Frustration takes many forms which can be classified under three heads according to the amount of intelligence brought into play (Marquis, 1961)

B1. According to intelligence

i. Anger; aggression
ii. Anxiety
iii. Regression iv. Repression

v. Resignation (Chery, 2021) B2

Defense Mechanism:

Displacement Denial,

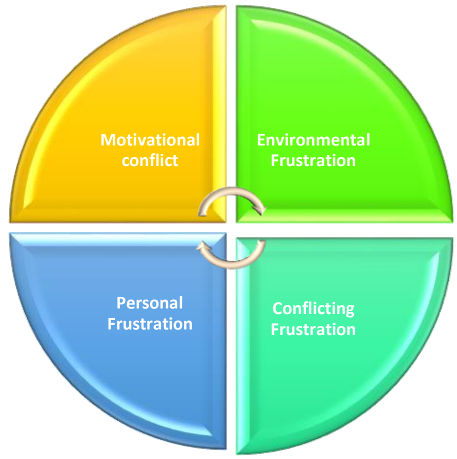
Repression and Suppression, Sublimation, Projection, Intellectualization, Rationalization, Regression, Reaction Formation, Other Defense Mechanisms

Types of frustration:

7.1 According to the type we can divide frustration in two parts, there are two types of frustration. 1. Internal frustration 2. External frustration

Internal frustration may be arising from challenges in fulfilling personal goals desire instinctual drives and need or dealing with perceived or fear of social situations conflict. External causes of frustration involve conditions out sides an individual's control such as a physical road block difficult task or the perception of wasting time. There are multiple ways individuals cope with frustration such as passive aggressive behavior anger or violence although frustration may also propel positive progresses via enhanced efforts and strive.

7.2 According to sources and procedure we can divide frustration in four different parts



A. Environmental Frustration: Sometimes frustration grows from our surrounding environment in which we live or work. For this reason, Environment of a frustrated person is responsible in many cases for growing frustration in his mind. Because, when a person faces unfavorable environment in the path of his working and long-term goal, He becomes frustrated. This type of frustration is called as environmental frustration.

Environmental frustration is the frustration that arises from an individual's surroundings, such as his workplace or his family. It may also come in physical form, such as untimely rain, famine, flood or earthquakes. **B. Personal Frustration:** Every man has some expectations and personal wants. Everyone reserves those. On the other hand, the qualities and abilities of a person is limited. It means that capability of a person is always limited. With limited capabilities, no one can fulfill all wants and expectation in one life. For this reason, one cannot become what he wants to be. Personal frustration grows from this point. Personal frustration is caused when a person tries to achieve an unrealistic or impractical goal. When an individual experiences frustration due to his limitations as a person, it is called personal frustration. For instance, a student with average intelligence who hopes to get the highest score in his class, or a physically challenged person who wants to compete with fit people in a race, will probably experience personal frustration.

C. Conflicting Frustration: Sometimes there are happened conflict between industry owner and workers, workers to workers. Such conflict makes industrial worker nervous, and gloomy. Such incident creates psychological pressure for those workers. Gradually, such psychological pressure and gloominess turns into frustration. This type of frustration is called as conflicting frustration.

Such conflicting frustration usually occurs between colleagues, or between an employee and the employer. Which can affect teachers and teaching field also that we can not ignore at this scenario.

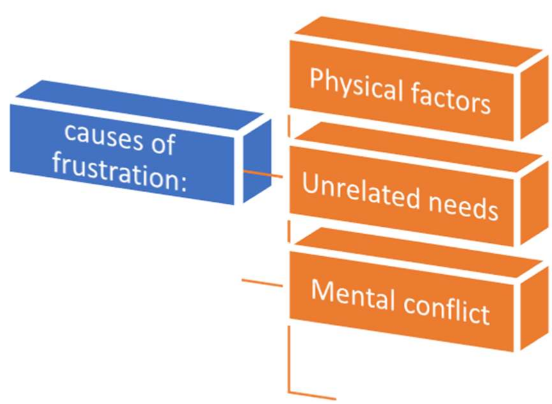
D. **Motivational conflict:** Motivation is one kind of power which makes a person delightful for work. Furthermore, Positive motivation can makes a man dynamical and encourages for work.. On the other hand, Motivation decrease mental pressure of a person. But when a worker feel proper motivation, only then that person feels one kind of pressure. Gradually, that pressure turns into frustration.

Most of time, frustration is bad for everyone. For proper usage of resource and minimum wastage of time along with increasing knowledge among students is todays necessity Management should apply proper steps against growing frustration among its teachers Motivational conflict occurs when an individual has contrasting ideologies. An individual who values independence and needs strong relationships with others may experience motivational frustration. Responses to frustration include anger, a loss of confidence, stress and depression.

6. Causes of frustration:

"Practically, it would not be the bounds of possibilities to recount all causes to all frustration that are experienced by an individuals.in different situations of life. But generally, they can divide in these below." (sharma, 2007)

- Frustration can be the result of many such external causes as physical, economic or social situations, etc. the main external causes are



- Physical factors: man exist in a physical environment, that some time assist him in his endeavors while at others in it hinders his activities for example many students fail to secure very high marks in exam. despite the most unremitting efforts, for the simple reason that they endowed with meagre intellect similarly it is natural for physically handicapped individual to experience frustration. Such an individual constantly in the grip of anxiety because he cannot adapt himself to members of his family, his vocation and of the society in general.
- Unrelated needs: whenever an individual feels that the need for something that completely unconcerned with his present capacity and ability he fails to satisfy it. For example, if a student belonging to the ordinary middle-class family aspires to go to abroad for higher education such a wish will almost inevitably bring him considerable frustration. Similar frustration can be the result when two mutually contradictory needs are aroused since only one of them can be fulfilled and one would of necessity of rejected

Mental conflict: the greatest internal causes of frustration is mental conflict which is caused by many factors. One of the commonest factors is situation in which the individual is involved in the ethical consideration of propriety and impropriety relating to some particulars action or thing.

According to **Morgan**, Frustration occurs when a Person cannot satisfy any of his needs in the expected time period

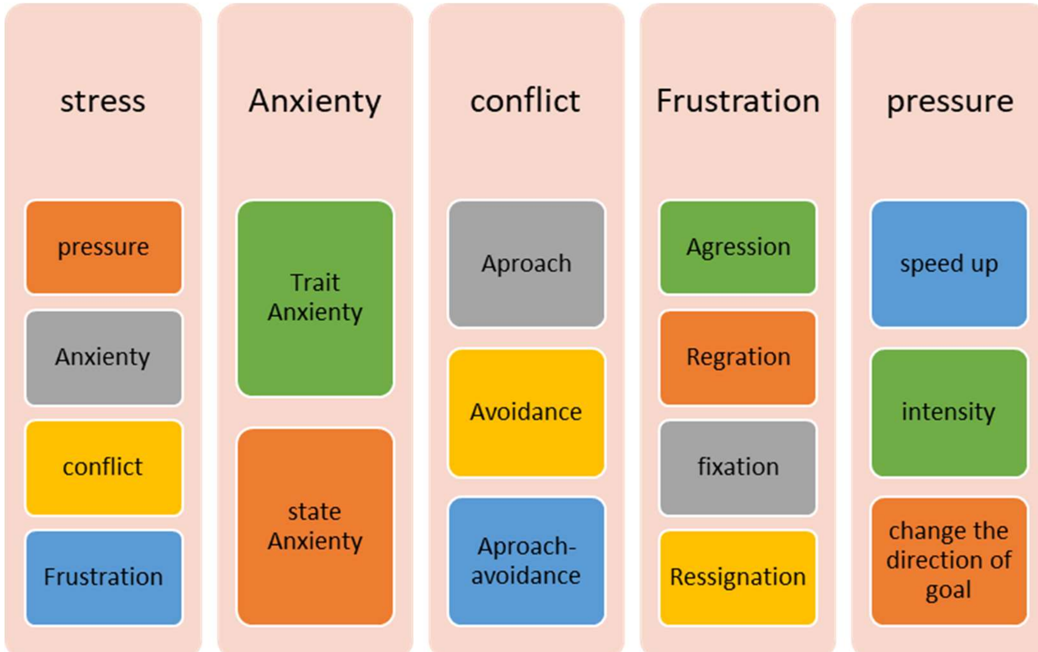
Morgan divided Thwarting has in two different parts:

(1) Frustration

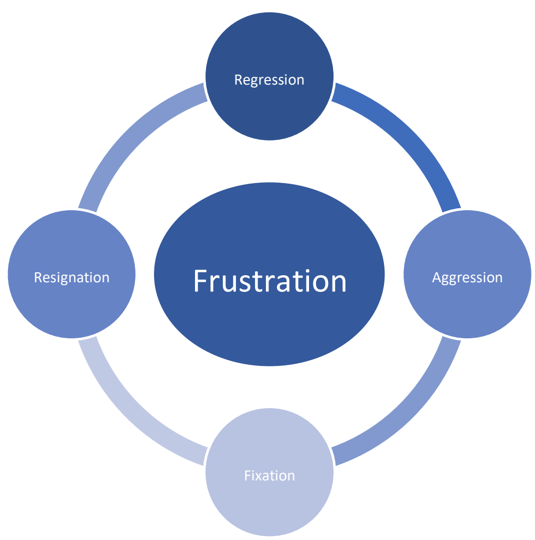
(2) Conflict

A Person tries to fulfill his needs and he does not succeed in it due to environmental constraints or his own limitations the goal is not achieved so he finds thwarting According to **Goods** “Thwarting means the emotional tension that arise from falling into a desire or need”.

According to Dr. D.N.Shrivastava The person adjust with his various problems and mental states, they are 1) stress 2) pressure 3) anxiety 4) conflict 5) frustration In his book he explained that stress has also many parts and the frustration is one of them. (D.N.Shrivastava, 2001) Problems with Adjustment are as below:



Components of frustration: According to Wikipedia there are four components of frustration. In 1993 Izard focuses on components of frustration he defined that an emotion as being short-lived feeling arousal positive expressive phenomena that help us to adapt to the opportunities and challenges we face during important events. This model helps us to us to establish to understand these four components.



1.Aggression Yale group hypothesis of 'frustration-aggression' defined aggressive behaviors as logical and expected consequence of frustration. They state that when our efforts relate to the goal-directed behaviors suffers interference; our first reaction is often one of attacking and attempting to remove the obstacle. (Dollard, 1939)

2.Regression

Resignation is an emotionally tinged attitude shown by cessation of active response to a situation which we have previously been making efforts to alter In resignated Frustration Level of High School Students among Their Gender behaviour individual obtains extreme elimination of needs, no plans, no definite relations to the future, either no hope at all or hope which is not taken seriously. (Chauhan, 1972.)

3.Fixation

Fixated behavior may be taken in terms of interests and emotional attitudes to designate the attachment generally interpreted to belong to an early stage of development. The fixated persons have a difficulty in forming new attachments developing new interest or adaptations (N.S.Chauhan, 1972)

4.Resignation

Regression may be defined as an ego- defense mechanism in which ‘the individual retreats to the use of less mature responses in attempting to cope with stress and maintain ego integrity. (Coleman, 1971)

- Loss of confidence
- Stress
- Anger
- Aggressive behavior
- Irritability
- Depression
- Losing your temper
- Incessant bodily movement, such as tapping fingers constantly and perpetual sighing
- Giving up, leaving
- Feeling sad or anxious
- Lacking self-confidence
- Trouble sleeping
- Turning to drugs and alcohol

- Bodily abuse, starving oneself, or irregular eating habits (Brennan, 2020)

Anxiety Frustration; Frustrated; Easily Annoyed anxiety symptom description.

- You find yourself feeling more frustrated and annoyed than normal.
- It can also seem as if your patience runs out more quickly.
- It can also seem like you are disappointed more quickly and more often than normal.
- Even what would normally be considered minor issues now make you highly upset, annoyed, and angry.
- It feels like you are overly quick to react.
- It seems like you are more easily disappointed.
- You find your frustration is like a hair-trigger, with any little irritant setting you off.
- It seems like people frustrate you much more than normal.
- It seems things upset you more than normal.
- It seems like everything is much more frustrating than normal. (Folk, 2021)

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Neuroscience of Love: Scientific and Behavioural Study

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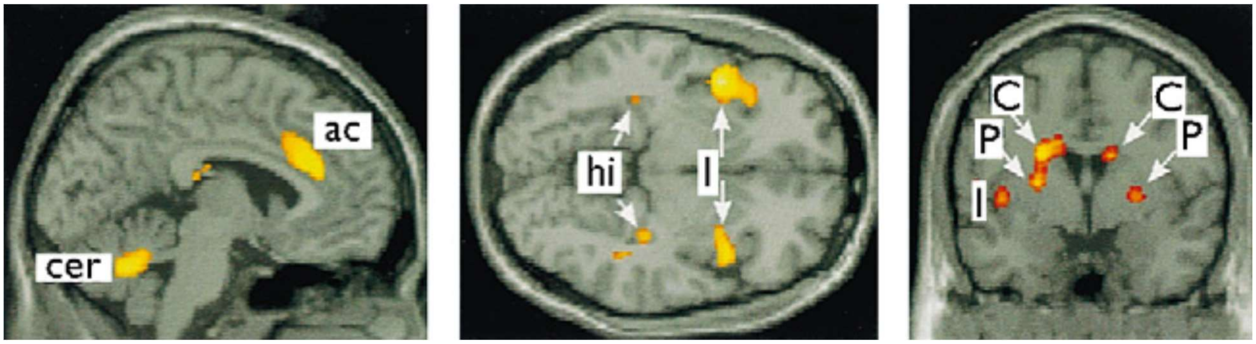
Introduction

Love is a complex neurobiological phenomenon, relying on trust, belief, pleasure and reward activities within the brain, i.e., limbic processes. ... Thus, love, pleasure, and lust have a stress-reducing and health-promoting potential, since they carry the ability to heal or facilitate beneficial motivation and behavior. These processes critically involve oxytocin, vasopressin, dopamine, and serotonergic signaling. Moreover, endorphin and endogenous morphinergic mechanisms, coupled to nitric oxide autoregulatory pathways, play a role. Naturally rewarding or pleasurable activities are necessary for survival and appetitive motivation, usually governing beneficial biological behaviors like eating, sex, and reproduction. Yet, a broad basis of common signaling and beneficial neurobiological features exists with connection to the love concept, thereby combining physiological aspects related to maternal, romantic or sexual love and attachment with other healthy activities or neurobiological states. Medical practice can make use of this concept, i.e., mind/body or integrative medicine. Thus, love, pleasure, and lust have a stress-reducing and health-promoting potential, since they carry the ability to heal or facilitate beneficial motivation and behavior.

Parts involved in feelings of love

The areas that are involved are, in the cortex, the medial insula,anterior cingulate, and hippocampus and, in the subcortex, parts of the striatum and probably also the nucleus accumbens, which together constitute core regions of the reward system.

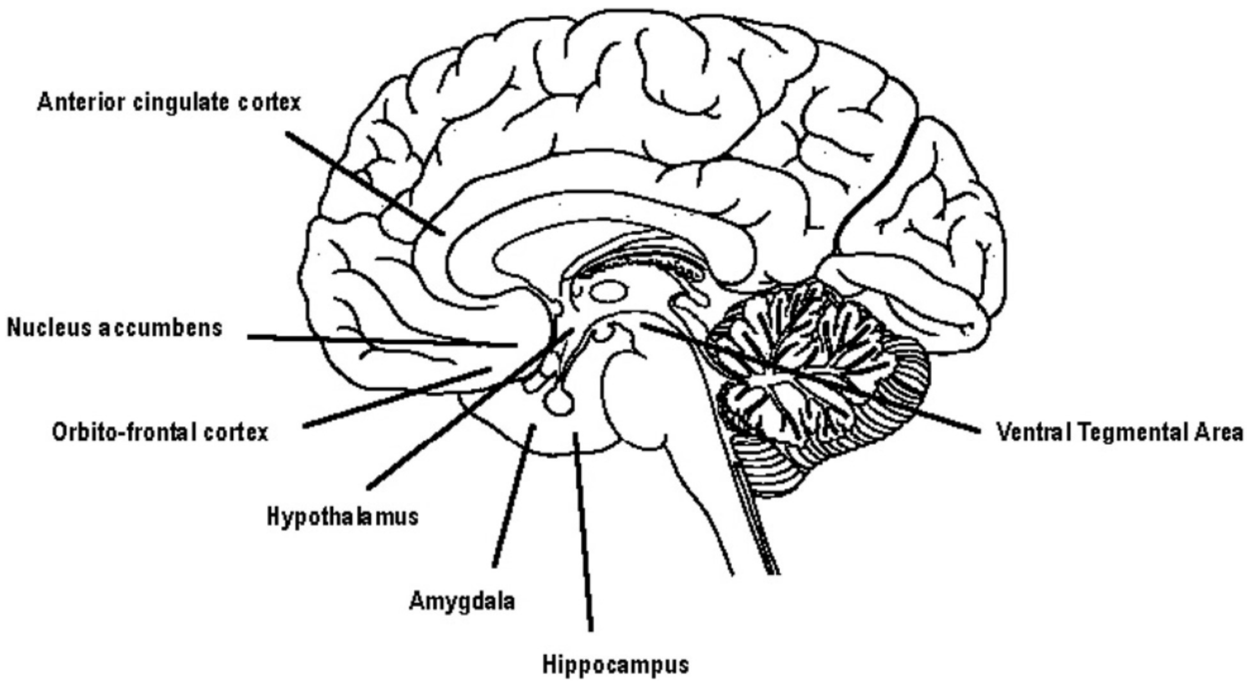


(Fig 1)

Activity (shown in yellow and red) elicited when subjects viewed pictures of their loved partner compared to that produced when they viewed pictures of their friends. The activity, restricted to only a few areas, is shown in sagittal (left), transverse (central), and coronal sections superimposed on slices taken through a template brain. (ac),
anterior cingulate; (cer) cerebellum; (I), insula; (hi), posterior hippocampus and the coronal section activity in caudate nucleus (C) and putamen (P).

Neurochemistry of Love

The experience of romantic love is headed by three major neuromodulators: dopamine, oxytocin, and vasopressin (Debiec, 2007). The passion of love creates feelings of exhilaration and euphoria, of a happiness that is often unbearable and certainly indescribable. And the areas that are activated in response to romantic feelings are largely coextensive with those brain regions that contain high concentrations of a neuro-modulator that is associated with reward, desire, addiction and euphoric states, namely dopamine. Like two other modulators that are linked to romantic love, oxytocin and vasopressin (see below), dopamine is released by the hypothalamus ,). a structure located deep in the brain and functioning as a link between the nervous and endocrine systems(Fig 2). ,dopamine is the primary pleasure neurotransmitter of the brain's reward circuitry, which plays an important role in both sexual arousal and romantic feelings, When looking into the face of our loved one our reward circuit (VTA, striatum, nucleus acumbens) gets flooded with dopamine, not unlike when we have sex or take drugs (Aron et al., 2005



(Fig 2)

Experimental study on Voles

Studies have found that volume of oxytocin and vasopressin receptors are the key difference between prairie and montane voles, the former of which is a monogamous pair bonder while the later is sexually promiscuous like most mammals. When receptor volume is changed in either species they change copulatory behaviors, highlighting the neurological basis of bonding behaviors (de Boer et al., 2012). However, equally interesting is what *isn't* activated. When looking at our beloved, key areas of our brains decrease activation: the amygdala, frontal frontal cortex, parietal cortex, and middle temporal cortex. The amygdala is concretely implicated in fear and anger, meaning that decreased activation suggests a lessening of fear (Zeki, 2007). This might explain why we feel so safe and happy in our beloved's arms. Conversely, this might be a direct mechanism that facilitates pair bonding itself, given the vulnerability and trust that forming a loving relationship entails. A decrease in amygdala activity is also present during orgasm

Love is blindness

The forntal cortex is the center of executive functioning, judgement and logic, all of which get thrown overboard in love. This is due to decrease activation in this brain area which translates to a "suspension in judgement or a relaxation of judgemental criteria by which we judge other people "(2007) . We seek for people to love us in spite of our shortcomings; turns out they literally don't see them! Or at least they judge them less harshly because their frontal cortex is drugged by infatuation. The Neuroscience proves it, love is *illogical* .

Questionnaire

To determine the several behavioural characteristics and habits between a couple; those who are in love, I have conducted survey by using questionnaire. The questions are given below:

- Have you fallen in love ever?
- Which characteristics do you want in your partner?
- Do you like Get offended –persuading type of fun in love?
- What you think when you show your partner with another person?
- How you make your partner happy?
- Do you feel happiness in Love?
- Love is good or bad experience for you?

Findings

From above questionnaire I have found that:

- 99% people like "Get offended and persuading" type of fun in their love.
- 40-50% people believe that physical relationship is important,

- 30% says not necessary while other's 20% are strictly against of physical relationship.
- 90% people have good experience of love and they are happy with this experience.

Love and beauty

A beautiful person, as is commonly known, is perhaps the surest way of evoking the sentiment of love. Throughout history, from the days of Plato onwards, the path to love has been described as being through beauty. Dante falls in love with Beatrice because he finds her beautiful, and longs to see that which is hidden in her physique. The Lord Krishna ''steals the mind'' with his beauty and Majnun, in his love for Leila, is obsessed by her beauty, even if she does not seem beautiful to others. ''To see her beauty'', he declares, ''you must borrow my eyes''. Beauty and love are themselves never far from erotic desire, since the most intense love is strongly coupled to sexual desire and the two faculties share common areas in the brain, as described above. It is not surprising to find therefore that an attractive face and sexual arousal, as well as the experience of visual beauty, engage a part of the brain known as the orbitofrontal cortex. Nor is this the only common brain region engaged by the two aspects of romantic love. The face of a loved person engages two cortical regions, the insula and the anterior cingulate (Fig. 2), as do sexually arousing visual stimuli. Attractive faces, as well as the faces of a loved person, de-activate not only the frontal cortex but also the amygdala (mentioned above), which is also de-activated when viewing the face of a loved person. This suggests that not only is judgment less severe when looking at a loved or desired person, but that the curiosity and apprehensions with which we often survey faces for discomfiting signs are suspended. Moreover, the orbito- frontal cortex is connected with the amygdala and with other cortical areas and sub-cortical areas – the anterior cingulate cortex, the putamen and the caudate – that are engaged during the experience of romantic love. Hence the intimate experiential connection between love and beauty is probably nothing more than an expression of the intimate anatomical connection between the centres that are involved in these two experiences. So intimate must the anatomical link between them be that the experiences themselves become difficult to disentangle.

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Teaching and Learning Application of 6E+S Model in Teaching English subject in Grade 9

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ABSTRACT

Learning is a human nature. Only human creature who plan a Formal Institute for teaching and learning. We all Learn by our Experience or Pre-planned lesson or Theories. Teaching is a process and Learning is outcome of it. So, Teaching process as mush as effective that outcome is also comprehensive. Teaching through we can develop students Intellectual, Emotional and Cognitive development. This paper derives you to know different type of teaching methods and use of 6E+S model in teaching. To know the mentality of child towards teaching and learning methods, it can help us to improve student centric teaching methods, techniques and other sources to educate students. This paper derives you to teaching method to choose the right method of English subject. It also helps to know different type of techniques and aid to use while teaching. It can develop students concreate thoughts. Students can gain a new knowledge and to view the world with new curiosity. Student can able to define their own knowledge and thought towards learning.

Keywords: Teaching and Learning, 6E+S model, Students, Theory

INTRODUCTION

Teaching is the process of attending to people's needs, experiences and feelings, and intervening so that they learn particular things, and go beyond the given. – Mark K Smith

The 6 E's and S (Engage, Explore, Explain, Elaborate, Evaluate, Extend, and Standards) lesson plan format was developed by teachers in consultation with faculty from schools of education and is based on a constructivist model of teaching.In order to overcome the high expectation of society as well as for self-development new generation has to be very active and alert. There is direct relation between teaching and learning. In order to make education successful there are many obstacles as motivating forces. The success of education means all round development of any students. Each of the 6 E's describes a phase of learning, and each phase begins with the letter ‘E’: Engage, Explore, Explain, Elaborate, Evaluate and Extend. The 6 E's allows students and teachers to experience common activities, to use and build on prior knowledge and experience, to construct meaning, and to continually assess their understanding of a concept. According to Skinner, is the learning process by which a response is strengthened or extinguished through the reinforcement or punishment of a behavior.

English grammar has changed a great deal since the beginning of the twentieth century, and it is a subject that can provide a complex minefield of uncertainties within the language. In the present study, researcher consider 6E+S Model.

OBJECTIVE OF THE STUDY

- To study the problem related to English grammar of the students.
- To study the English grammar related problem of the Grade 9 students in context of certain variables.
- To study of the English grammar related problems of the Grade 9 students in relation to east and west zone of Ahmedabad city.

VARIABLE OF THE STUDY

Sr. no	Variable	Type of Variable	Level	
1	Zone	Independent	East	West
2	Gender	Independent	Boys	Girls
3	English Grammar	Dependent		

HYPOTHESES OF THE STUDY

The following were hypotheses formulated for the study:

- There will be no significant difference of mean scores of English grammars between boys and girls.
- There will be no significance difference of mean score of English grammar between east and west zone.

METHODOLOGY OF THE STUDY

In the present study the method of the research is descriptive method of which survey method is used for the research study. “Survey method is concerned with condition or relationship that exist, practices, that prevail, beliefs, point of view or attitude that are help process that are going on effects that are being felt or trends that are developing.”

SAMPLE

In the present study, sample of 100 Grade 9 students (Boys = 50, and Girls = 50) selected from four secondary schools of Ahmedabad city were taken for the study. The whole Ahmedabad city was divided into two zone from which a sample of 100 students from each zone i.e. East and West zone was selected. From each zone, a sample of 50 students were selected from one school. Then the sample was bifurcated into gender and zone. Thus, the stratified random sampling was used in this research.

TOOL

In the present research, the researcher has used a self-made questioner and standardised by the investigator.

TECHNIQUE OF ANALYSIS

In the present study, data collected was analysed and interpretation was done using statistical methods like mean, standard deviation and t-test.

INTERPRETATION OF THE DATA

Table:1 Analysis of studying English grammar of boys and girls

Group	N	Mean	SD	t-value	Level of Significance
Boys	50	135.6	16.22	1.20	Non-significant
Girls	50	132.89	15.69		

From the above table, it is observed that the t-value 1.20 is less than to 0.05=1.96. Thus, the difference is not significant and hence the hypothesis may be accepted. Thus, the hypotheses that "There will be no significant difference of mean score of studying English grammar between boys and girls" will be accepted. Further looking to the table, the mean scores of boys is 135.60 while the mean scores of girls is 132.89.

Table:2 Analysis of study of English grammar between East and West zone students

Group	N	Mean	SD	t-value	Remarks
East zone	50	137.1	15.34	2.09	0.05
West zone	50	129.8	33.97		

From the above table, it is observed that the t-value = 2.09 is less than to 0.01=2.58. Thus, the difference is significant 0.05 level and hence the hypotheses is rejected. Thus, the hypotheses that "There will be no significance difference between the mean score of study of English

Grammar between east and west zone students" will be rejected. Further looking the table, the mean score of east zone students are 137.1 is more than of mean score of west zones and 129.8.

FINDINGS OF THE PRESENT STUDY

There is no difference in study of English grammar between boys' and girls' students.

The east zone students are speedier and more accurate in studying English grammar in studying English grammar than west zone students.

There is no difference in study of English grammar between east and west zone students.

SUGGESTION

With the help of teacher students should practice of such a test to increase the speed and accuracy for future competitive exam.

Special development programmes or workshop are needed in order to enhance the study of English grammar of the students.

CONCLUSION

The researcher has successfully completed the present research study which is to find the effect of variables like zone and gender on high school students of Ahmedabad city and had arrived at conclusion.

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'વાડ' વાર્તાસંગ્રહમાં નિરૂપિત ગ્રામજીવન

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પ્રસ્તાવના

ગુજરાતની પવિત્ર ધરા ગામડાઓથી સુશોભિત છે. ગ્રામ્યજીવનથી જ ગુજરાત શિરમોર છે.શહેરોની સરખામણીએ ગામડું હંમેશા માનવજીવનને ઉજાગર કરતું આવ્યું છે. મોટાભાગના સાહિત્યકારોનું ખેડાણ ગ્રામજીવન વગર શક્ય નથી. સાહિત્યકારોએ ગ્રામ્યજીવનના મૂલ્યો,સારી-નરસી વાતોને પોતાની કલમ દ્વારા જગત સમક્ષ મૂકવાનો પ્રયત્ન કરેલ છે.

વાર્તાકારશ્રી કલ્પેશ પટેલ દ્વારા લિખિત'વાડ'વાર્તાસંગ્રહમાં ગ્રામજીવનને ચકાસવાનો પ્રયત્ન રહેશે. કલ્પેશ પટેલનો જન્મ સાબરકાંઠા જિલ્લાના સોનાસણ ગામે ઇ.સ. 1972ની 3જી સપ્ટેમ્બર થયો હતો. સોનાસણ ગામના પ્રતિષ્ઠિત રામજી મંદિરના વદ શ્રાવણ અગિયારસના મેળાના દિવસે જન્મેલા કલ્પેશભાઈના માતાનું નામ મધુબેન અને પિતાનું નામ પ્રભુદાસ પટેલ છે. તેમના માતાએ ફાઇનલ ધો-7 સુધીનું શિક્ષણ મેળવ્યું છે. જ્યારે પિતાજી એમ.એ.બીએડ (ગુજરાતી) સુધી ભણ્યા છે.

તેમનો પ્રથમ વાર્તાસંગ્રહ 'શ્રદ્ધાભંગ' ગુજરાતી સાહિત્ય અકાદમીની આર્થિક સહાયથી પ્રગટ થયો. સંગ્રહમાં ૧૬ વાર્તાઓ સંગ્રહીત થઈ છે. ૨૦૦૬ થી ૨૦૦૮ એમ બે વર્ષમાં લેખક દ્વારા ઉપરા ઉપરી નોંધપાત્ર વાર્તાઓનું સર્જન થયું. જે 'વાડ' સંગ્રહમાં પ્રગટ થઈ. 'વાડ'ની પ્રસ્તાવના રઘુવીર ચૌધરીએ લખી જેમાં તેમણે કલ્પેશ પટેલને, ર.વ.દેસાઇ અને શીવકુમાર જોષીની પરંપરાના લેખક ગણાવ્યા. દરમ્યાન તેમના દ્વારા 'વિજયયાત્રા', 'સર', 'શિખંડીની', 'વિકર્ણ' જેવી પૌરાણિક અને સામાજીક જીવનને નિરૂપતી નવલકથાઓ પ્રગટ થઈ રહી. 'વાડ' વાર્તાસંગ્રહ અને 'વિજયયાત્રા' નવલકથા એક જ વર્ષે પ્રગટ થઈ અને આ બેઉ પુસ્તકો ગુજરાત સાહિત્ય અકાદમી દ્વારા પુસ્તકનાં બદલાયેલા વલણો પ્રગટ કરી આપ્યા જેની પ્રસ્તાવના મણીલાલ હ. પટેલે લખી લેખકનો ત્રીજો વાર્તાસંગ્રહ 'મલાજો' ૨૦૧૨માં આવી જેમાં લેખકે નગર જીવનની બૌદ્ધિક મનુષ્યોની

સમસ્યાઓને કેન્દ્રમાં રાખીને વાર્તાઓ લખી જોકે લેખકના કેન્દ્રમાં હંમેશા મનુષ્ય અને તેમની વિસંગતિઓ રહી છે.

'વાડ'વાર્તાસંગ્રહમાં સમાવિષ્ટ વાર્તાઓ-

૧. વિકલ્પ ૨. ભાંજઘડ ૩. વાડ ૪. બલા ૫. કામિની ૬. સોદો ૭. વાદળાં ૮. ઉતાહણી ૯. જીવતર ૧૦. રણ ... વાડી ને ભીમો ! ૧૧. ઑનેસ્ટિ ૧૨. ટ્રેક્ટર ૧૩. સહી ૧૪. દિલાસો ૧૫. હોના – રૂપાનું ખેતર ૧૬. રીત ૧૭. ખમુ સરપંચ ૧૮. આંચકો ૧૯. રહસ્ય

ઉપરોક્ત વાર્તાઓમાં મોટાભાગની વાર્તાઓમાં ગ્રામજીવનના દર્શન થાય છે. ૧૯ વાર્તાઓ પૈકી જે વાર્તાઓ ગ્રામજીવન ઉપર આધારિત છે એવી વાર્તાઓ ચકાસવાનો ઉપક્રમ રહેશે.

'વાડ'વાર્તાસંગ્રહમાં નિરૂપિત ગ્રામજીવન -

'ભાંજઘડ' વાતિના નાયક કેશા મુખી પણ પોતાના જમાનાના નામી ભાંજઘડિયા કહેતાં પંચાતિયા છે. પરંતુ આજે સમો પલટાઈ ચૂક્યો છે. એમનો જ પુત્ર પિતાની અજાણમાં ખેતર વેચી મારે છે. હૃદયરોગના દર્દી મુખીની જાત સાથેની ભાંજઘડ પણ વાર્તામાં નિરૂપાઈ છે. વેચાયેલા ખેતર વિષે અન્ય દલાલ મારફતે મળેલી માહિતી મુખીને લકવાગ્રસ્ત કરી મૂકે છે. જૂની - નવી પેઢી વચ્ચેના વૈચારિક ભેદની પણ આ કથા છે,

'વાડ'વાર્તા પ્રતીક હોવાની સાથે કથાનકના નિરૂપણ માટે એક મહત્વની ભૌગોલિક વાસ્તવિકતા પણ છે. ખેડૂતો ઉદાર થઈને પોતાનું ઘણુંબધું ન્યોછાવર કરી દેતા હોય છે. એની સાથે શેઢા માટે લડતા હોય છે. અને પડોશી વચ્ચે થોર - કંટાળી 'વાડ' ઊભી કરતા હોય છે. આ શહેરની તારવાળી 'વાડ' નથી પણ પ્રકૃતિની જીવંત વાડ છે. એ કારણે ચોરી કરવા આવનાર માણસો મદદે આવી શકે એવા પડોશી અને જાત સાથે વાત કરતા ખેડૂત પોપટ – બધા માટે ભય –દ્વેષ-સંપ – મદદ-હિંમત જેવાં માનસિક સંચલનો અહીં કુનેહથી વ્યક્ત થયાં છે. જે ચોરી કરવા આવ્યા છે તે ભૂખ્યા દુકાળિયા નથી, ધંધાદારી ચોર છે તેથી એમનો પ્રતિકાર થવો જ જોઇએ અને એમાં એક પડોશીનો સહજ સાથ મળે એ સ્વાભાવિક ગણાય ! એ પછી કપાયેલી વાડ ફરી ઊભી કરવાની જરૂર ન રહે. આમ, પરિસ્થિતિની સહજતા સાથે હૃદય - હૃદય વચ્ચેના અંતરાય દૂર કરવાનો સંદેશ આ વાર્તા પ્રતીતિજનક રીતે આપે છે.

'સોદો' ખેડૂતની આર્થિક ભીંસ અને પશુપ્રેમ વચ્ચેના દ્વન્દ્વની કથા છે.ખેડૂતના કુટુંબમાં ગાય - ભેંશ - બળદનો પણ સ્વજનની જેમ સમાવેશ થતો હોય છે . કોઈ ઉપાય ન રહેતાં નાયકને બળદ વેચવાની મજબૂરીને વશ થવું પડે છે. આમાં રહેલો કરુણ તાર આપણા અકિંચન અને અસહાય ખેડૂતની સ્થિતિનો પણ હિસાબ આપે છે.

'ઉતાહણી'વાર્તામાં ભાથીનો પશુપ્રેમ જોવા મળે છે.સાથોસાથ આર્થિક વિવશતા પણ જોંવા મળે છે.વાર્તામાં ગ્રામજીવનમાં ઉજવાતા તહેવારોની પદ્ધતિના દર્શન થાય છે.દારુ જેવી બદીઓ પણ જોવા મળે છે.

"ચોકમાં રામઢોલ વાગવા માંડ્યું . ધણણ ... ધણણ ... ધણણ ... હોળી આડા પાંચેક દહાડા હોય ને રામઢોલ વાગે વાતાવરણની જમાવટ થઈ જાય - ધૂળેટીને બીજે દહાડે ચોકમાં રાવણ નીકળે ... ભાથી એમાં રાવણનો વેશ ભજવે . એનો લંબગોળ કરો ચહેરો, પડછંદ દેહ ને ભરાવદાર મૂછો ... અવાજેય એવો પહાડી કે એનું પાત્ર જામે ! રાવણ જોવા પટેલો જ નહિ, વાણિયા - બામણેય આવે ..." (પૃષ્ઠ -૫૦)

જીવતર' વાર્તામાં મગફળીનો તૈયાર થયેલો પાક કાઢ્યા પછી વરસાદને કારણે બગડશે તો નહિ ને, એ પ્રશ્નનું આલેખન થયું છે. બળદેવ, પત્ની કપિલા માટે ઘરેણાં ઘડાવવાની ઉમેદ ધરાવે છે.અનેમગફળીના પાકમાંથી કેટલો તરો પડશે એવી એની ગણતરી છે. પણ આકાશ ઘેરાયું છે. આશા –નિરાશાને સાક્ષીભાવે બળદેવ જોઈ રહે છે. કુદરત અને વરસાદ ઉપર આધારિત ખેડૂત ઘણી તકલીફયુક્ત જીવન જીવ્તોહોય છે.

'રણ , વાડીને ભીમો " વાર્તામાં કચ્છી બોલી અને પરિવેશ ધ્યાન ખેંચે છે." ખેડૂતો ઘરે ગાંડા બાવળના ઝૂંડમાં સૂરજ આથમી ગયી . ગાડી ગામ ભણી વળી ગયો . આ તો શિયાળાના ટૂંકા દહાડા જાવા ટકડા (ઉતાવળા) થાય એમાં શી નવાઈ વાડીઓમાં એક ભીમો જ એવો હતો કે જેને કશીય ટડ નહોતી. એને તો પર ગણો કે ગામ ... વાડી જ હતી ને ... ખાટલામાં બેસી એ બીડી ફૂંકવા લાગ્યો. પરે તો એનેય ગમતું'તું ! પણ નાનાનું લગન થયું ત્યારથી એને માટે ઘર દોહાલું બની ગયેલું. કામ હોય તો જ એ ઘરે જતો એય ઓસરીની અંદર તો પગ જ નિહ મૂકવાનો ! નાના કરતાંય એને નાનાની ઘરવાળીની બીક વધારે લાગતી ... બીડી પીવાઈ ગઈ. ભીમો નિસાસો નાખી

ઊભો થયો ! ટાઢ બોરી લાગે રહી આજ તો | ભીમાએ ઠંડીનો ચમકારો અનુભવ્યો . ભીમાની વાડીને અઢેલીને જ રણ હતું !" (પૃષ્ઠ -૬૭)

મુખીપણામાં 'ટ્રેક્ટર' વાર્તામાં નબળો વર્તમાન ધરાવતો ખેડૂત નાયક પોતાના ભવ્ય ભૂતકાળમાં રાચે છે. ગામડાંમાં હવે બળદનું ચલણ ઘટતું ચાલ્યું છે , ટ્રેક્ટરથી ખેતી થાય છે . વાવણી વખતે પૈસા આપતાંય સમયસર ટ્રેક્ટર નથી મળતું. અહીં નાયકના મુખે જ વાર્તા – વાસ્તવમાં તો એની કરુણ કથની કહેવાઈ છે. પોતે પણ ' ટ્રેક્ટર ' ખરીદી ટ્રેક્ટરવાળા નટવર રામાનું અભિમાન ઉતારશે એવી નાયકની અભિલાષામાં ઘણાબધા ખેડૂતોની લાચારીનો પડઘો છે. વાર્તાની હળવાશમાં ઢંકાયેલ વેદના અછતી રહેતી નથી.

'સહી'વાર્તા નારીચેતનાનું દૃષ્ટાંત છે. આ વાર્તામાં પણ આજના ગ્રામજીવનની વાસ્તવિકતામાં રહેલા અંતર્વિરોધો છતા થાય છે. પંચાયતીરાજ આવ્યું એમાં અમુક ટકા બેઠકો મહિલાઓ માટે અનિવાર્ય ઠરાવવામાં આવી તો પણ મોટાભાગે નવરા અને ખંધા પુરુષો સરપંચ બનેલી મહિલાઓ વતી નિર્ણયો કરે છે બલકે, ' સહી' પણ કરે છે. આ પરિસ્થિતિને લેખકે ખપમાં લીધી છે . પણ, કોકિલા સરપંચ બને છે અને સન્નિષ્ઠ શિક્ષિકા તરલિકા એને એની જવાબદારીઓ સંભાળવામાં જાગ્રત રાખે છે , સાથ આપે છે. રીઢા પંચાતિયાઓને આવા 'સુધારા' બાધક લાગતા હોય છે . તેથી તરલિકા સામે મોરચો મંડાય છે. એની બદલી કરાવવા માટે કોકિલાએ 'સહી' કરવાની છે . નિર્ણય તો પોતાનો અધિકાર માનીને જૂના સરપંચ (કોકિલાના સસરા) અને એના પતિએ લીધો હતો અને ગામડાંની મર્યાદાને નામે કોકિલાએ એમની સલાહ મુજબ વર્તવાનું હતું. પરંતુ કોકિલામાં લોકપ્રતિનિધિની જાગૃતિ આવી છે અને જાતે નિર્ણય કરવાનું સાહસ કરે છે. એ તરલિકાની બદલી કરાવવાના પત્રમાં 'સહી' ન કરવા અંગે વિચારે છે. આ ઘટના સામાન્ય લાગે છતાં પરિવર્તન પામતા ગ્રામજીવન માટે ઘણી વજનદાર કહેવાય.

' હોના - રૂપાનું ખેતર ' પણ ખેડુજીવનની કઠિનાઈને જ વિષય બનાવે છે. નાયક દૂરસંગને પોતાના ખેતર પર ઠકરાણાં કરતાંય વધારે હેત છે. વિધવા માતાએ કુટુંબીઓના ત્રાસ છતાં ખેતર વેચ્યું નહોતું. પરંતુ કાલાન્તરે દૂરસંગને ખેતર ગીરવે મુકવું પડે છે. અને પછી વેચવું પણ પડે છે.જીવાભાઈ પટેલ મૂડીવાદી માનસ ધરાવે છે. દૂરસંગની કથળતી જતી આર્થિક સ્થિતિના મૂળમાં

એમની આળસ કે કામચોરી કરતા વધુ તો આપણી વિષમ આર્થિક - સામાજિક વ્યવસ્થા છે એવો સૂર આ વાર્તામાંથી ઊઠે છે.

‘રીત’માં દલિતસંવેદન છે. શહેરમાં સમાનતાથી વર્તે છે એ સવર્ણ ગામ આવ્યા પછી નાયકને ગાડીમાંથી ભાગોળથી જરા દૂર ઉતારી મૂકે છે. જુઓ: ‘મંગા ! તું તો ગાંડો જ રહ્યો. આપણા ગામની તો ખબર છે ને. ભાગોળમાં અત્યારે કેટલું માણસ હોય ! શું છે કે શહેરમાં બધું ચાલે પણ ગામમાં આવીએ એટલે ગામની રીતમાં રહેવું પડે. ” (પૃ . ૧૧૬)

‘ખમુ સરપંચ'માં સ્થાપિત હિતોના આશરે સરપંચ થયેલા ખમુની દુર્દશાનું કરુણ આલેખન છે . જેમ ગામડામાં સરપંચ તરીકે સ્ત્રી હોય કે પછી અનુ.જાતિની વ્યક્તિ હોય, બેમાંથી એકેય નિર્ણય લેવા સ્વતંત્ર હોતા નથી.

‘વાડ’ સંગ્રહની વાર્તાઓ લેખકના અનુભવોનો નીચોડ છે.ગામડાઓમાં જોવા મળતી દલિતો-સ્ત્રીઓ અને પછાત વર્ગોની સ્થિતિને સહજતાથી બતાવી છે. ખેડૂતની સાચી પરિસ્થિતિના દર્શન કરાવવામાં લેખકનું કૌવત દેખાય આવે છે.જમીનદારો અને શાહુકારોના રંગની ઝલક જોવા મળી રહે છે. ગામડાના રીત-રીવાજો,પોષાક,રહેણીકરણીને સાક્ષાત્કાર આ વાર્તાસંગ્રહમાં થાય છે.

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સાહિત્યકૃતિ પરથી બનેલી ફિલ્મનો તુલનાત્મક અભ્યાસ: 'તત્ત્વમસી' નવલકથા અને ફિલ્મ 'રેવા' સંદર્ભે

કૃપલબેન ધીરજભાઈ ક્રિશ્ચિયન
રીસર્ચ સ્કોલર, ગુજરાતી વિભાગ,
સરદાર પટેલ યુનિવર્સિટી, વલ્લભ વિદ્યાનગર, ગુજરાત.
Email: krupalch88@gmail.com

ધ્રુવ ભટ્ટ કૃત નવલકથા 'તત્ત્વમસિ' (૧૯૯૮) જે ૨૩૨ પાનની છે. તેના પરથી રાહુલ ભોળે અને વિનીત કનોજીયા દિગ્દર્શિત ફિલ્મ 'રેવા' (૨૦૧૮) જે ૧૫૮ મિનિટની છે. ફિલ્મનું શૂટિંગ ૨૦૧૭માં થયું. ૧૯૯૮માં લખાયેલ નવલકથા વીસ વર્ષ પછી તેનું ફિલ્માંતર થયું. આ વીસ વર્ષમાં ઘણું બદલાયું, જેને ફિલ્મમાં પણ સમાવી લેવાયું છે. ૨૩૨પાનાની નવલકથાના દરેક પ્રસંગ અને વ્યક્તિને ફિલ્મમાં સમાવી શકાય નહીં. દિગ્દર્શક પોતાની આગવીસૂઝ વાપરી કંઈક નવું ઉમેરી શકે અને કંઈક બાદ પણ કરી શકે. નવલકથામાં ઘણા પાત્રો છે જેમાંના મહત્વના પાત્રો જ ફિલ્મમાં લેવાયા છે.

ફિલ્મમાં મુખ્ય નાયકની ભૂમિકા ભજવનાર ચેતન ધાનાણી જેનું નામ કરણ છે. નવલકથામાં ડાયરીમાં ક્યાંય નાયકનું નામ નથી. ફિલ્મમાં પ્રો. રૂડોલ્ફ અને લ્યૂસીના પાત્રને ઉમેરવામાં આવ્યું છે. નવલકથાના કથાવસ્તુથી સાવ અલગ ફિલ્મમાં જોવા મળે છે. નવલકથામાં યુવક આદિવાસી સંસ્કૃતિના અભ્યાસ માટે પ્રો. રૂડોલ્ફ દ્વારા મોકલવામાં આવ્યો છે તે વિદેશમાં યુનિવર્સિટીમાં સંશોધન કાર્યનો વિદ્યાર્થી છે. પોતે ભારત આવવા ઈચ્છતો નથી. પોતની જગ્યાએ તુષારને મોકલવાના પ્રયત્નો કરે છે. પંરતુ પ્રોફેસર આ સંશોધનના અભ્યાસ માટે તેને જ ભારત મોકલે છે. જ્યારે ફિલ્મમાં નાયક (કરણ)નું ભારત આવવાનું કારણ કથાથી એકદમ અલગ છે. પોતાના દાદાના મૃત્યુ પછી તેમની બધી સંપત્તિ ગુજરાતના દરિયા કિનારે વસેલા એક નાનકડા નર્મદા આશ્રમના નામે કરી દે છે. કારણ કે તેના દાદા તે આશ્રમના ટ્રસ્ટી હતા. આથી આ મિલકત પાછી મેળવવા તે અન્ય ટ્રસ્ટીઓની સહી લેવા ભારત આવે છે. કારણ કે જો આ કાર્યવાહી ત્રણ માસ સુધીમાં ન થાય તો આપોઆપ આ સંપત્તિ આશ્રમને નામે થઈ જાય. નવલકથા અને ફિલ્મ બંનેમાં નાયક ભારત આવે છે. પરંતુ આવવાના ઉદ્દેશ ભિન્ન છે. બંનેનું કેન્દ્રબિંદુ અલગ છે. નવલકથામાં આદિવાસી લોકોના રીત-રિવાજ, બોલી, રહેણીકરણી, આદિવાસી સંસ્કૃતિનો અભ્યાસ કેન્દ્રમાં છે જ્યારે ફિલ્મમાં દાદાની સંપત્તિ પાછી મેળવવાનો ઉદ્દેશ કેન્દ્રમાં છે.

ફિલ્મનું પ્રથમ દશ્ય અને નવલકથાના શરૂઆતના વાક્યો 'લે ખાઈ લે.....' એ સરખા છે. નવલકથામાં મેં પ્રયત્નપૂર્વક આંખો ખોલી રેતાળ, પથરાળ, નદીતટ પર તે મારી જમણી તરફ બેઠી છે. લાલ રંગના ઘાઘરી-પોલકાં પહેરેલી ગોઠવણભેર બેસીને મારા પર નમેલી છે કહે છે, 'લે ખાઈ લે તેના નાનકડા હાથમાં પકડેલો મકાઈનો ડોડો તેણે મારા મોં પાસે ધરી રાખ્યો છે.' ફિલ્મના પ્રથમ દશ્યમાં પણ નાયક રેતાળ, પથરાળ જમીન પર ઊંધો

બેભાનાવસ્થામાં પડ્યો છે. ત્યાં અચનાક એક નાનકડી છોકરી તેના પાસે ઊભી છે અને દૂરથી મકાઈનો ડોડો બતાવતા કહે છે, 'લે ખાઈ લે, લે ..... ખાને, ઊભો થા ..... ખાઈ લે .....' અને અચાનક ભૂતકાળમાં બનેલી ઘટના અને પાત્રો ફટાફટ પસાર થતાં સ્ક્રીન પર દેખાય છે.

ફિલ્મ અને નવલકથા બંનેમાં નાયક નાસ્તિક છે તેવું અમુક પ્રસંગોના વર્તન અને તેના અભિપ્રાય પરથી જાણી શકાય. પહેલો પ્રસંગ તે જ્યારે ટ્રેનમાં બેસી સફર કરતો હતો અને નર્મદા નદી પરથી ટ્રેન પસાર થતા એક દાદી સિક્કો નાખી 'જય મા નરમદા' બોલે જે જોઈ તેને આશ્ચર્ય થાય છે ને કહે છે. 'નદી રક્ષા કરે કે ડૂબાડે ?' ત્યારે દાદીજી કહે છે, 'એ તો જેવી જેની ભાવના.' ફિલ્મમાં દર્શાવાયું છે કે માજીએ નાખેલો સિક્કો એક ફૂલોના હાર પર પડે છે ને તે સિક્કો પાણી પર તરે છે જે બાતવે છે કે મા નર્મદાની જેવી ઈચ્છા હોય તે થાય. નવલકથામાં બતાવેલો અને આ ફિલ્મમાં નહીં બતાવેલો પ્રસંગ તે લેખકના નાનાપણના પોતાના મોસાળના પ્રસંગો જે સ્મૃતિપટ પર અવારનવાર દેખાતા રહે છે. નાનપણમાં આ ટ્રેનમાંથી પસાર થતાં તેના નાનીમાએ સિક્કો નાખતા કહેલું 'મા મારા ભાણીયાની રક્ષા કરજે.'

લેખક ભોપાલથી બીજી ટ્રેનમાં બેસે છે અને ફિલ્મમાં નાયક મુંબઈથી બીજી ટ્રેનમાં બેસે છે જ્યાં આગળ જતા આદિવાસીઓની ટોળકી ચડે છે. અને ત્યાં એક યુવતી પુરિયા જે દરવાજા આગળ ગીતો ગાતી ઊભી છે. તેનું શારીરિક વર્ણન નવલકથામાં કર્યું છે તે ફિલ્મમાં સુંદર રીતે દર્શાવાયું છે. પાત્ર પણ તેને પૂરતો ન્યાય આપી શકે તેવું છે. ફિલ્મમાં તેના ગાવાનો અવાજ સાંભળી કરણ તેને જોવા આવે છે.

"કાળો ભમ્મરિયાળો જામો, પહેરાવું પહેરાવું
કાળા કાનને, હેને કેહુડો રંગ લગાવો,
કાળો ભમ્મરિયાળો જામો પહેરાવો પહેરાવો કાળા કાનને,
માખણ ચોરે, મટુકી ફોડે, રાધાને પજવે ઓલો નંદનો લાલો."

તેના ચહેરા પરનું સુખ અને શાંતિ જોઈ કરણને થાય છે અનેક અછતો વચ્ચે પૂરતા કપડાં અને ખોરાક પણ ન પામતી આ યુવતી આટલી સુખમયી કેમ દેખાય છે ? આવાં સુખ ને શાંતિ કદાચ તેણે પોતાના જીવનમાં ક્યારેય અનુભવી નહોતી.

આગળ સ્ટેશન આવતાં બધાં સામાન ભેગો કરી ઊતરે છે, જેમાં કરણનો સામાન પણ લઈ તેઓ ચાલવા માંડે છે. જેમને રોકતા પુરિયા કરણને કહે છે, 'અહીં તો વાઘ આવે, રીંછ આવે.' પુરિયા તેની સાથે રોકાવા તૈયાર થાય છે પણ તે રોકાવા દેતો નથી. આગળ તે ચાલતા જતાં મુનિના ડેરાં એ રોકાય છે જ્યાં તે એક પથ્થર 'મુનિ કા ડેરા' બીજા પર 'બિત્તુબંગા' અને ત્રીજા પર વ્યાઘનું ચિત્ર જુએ છે.જેને ફિલ્મમાં અલગ રીતે દર્શાવાયું છે. વ્યાઘનું ચિત્ર કોઈ પથ્થરો પર નહીં પણ કરણના હાથ પર ચિતરેલું છે. જેનું એક મોટું રહસ્ય ફિલ્મના અંતે ખૂલે છે. ગુપ્તાજી જીપ લઈને તેને લેવા આવે છે રસ્તામાં જતા નર્મદાની વાતો કરતાં કહે છે, 'યહાઁ તો સબકુછ નર્મદા હિ હૈ.' તેના ઉદગમ સ્થાનની વાતો કરે છે ને ગીત વાગે છે.

“મા રેવા! રેવા! તારું પાણી નિર્મળ, ખળખળ વહેતું જાય તારું પાણી નિર્મળ
પુણ્ય થઈ એ ધરા, ધન્ય થયો એ માનવી જેણે પામ્યો તારો સ્પર્શ કોમળ,
મા રેવા! રેવા! તારું પાણી નિર્મળ, અમરકંટકથી આવે તું ખુશહાલી લાવે તું,
સદીઓથી સંસ્કૃતિની તરસ છીપાવે તું, સુખ વરસાવે તું,
મા રેવા રેવા તારું પાણી નિર્મળ”

ફિલ્મમાં ગુપ્તાજી એકલા લેવા આવ્યા છે જ્યારે નવલકથામાં સુપ્રિયા પર તેમની સાથે આવે છે, ત્યાં ચા નાસ્તો પતાવે છે. પછી આશ્રમ જવા પરત ફરે છે વચ્ચે કામ હોવાથી સુપ્રિયા ઊતરી જાય છે અને ગુપ્તાજી લેખકને તેમના ઘરે લઈ જાય છે. જ્યાં તેમની માતા સાથે મુલાકાત થાય છે. ફિલ્મમાં આ પ્રસંગ અને પાત્ર બતાવાયા નથી. ફિલ્મમાં ગુપ્તાજી અને કરણ ટીબાટોલા ઊતરે છે કારણ કે જીપ ત્યાં સુધી જ જાય ત્યાંથી ચાલતા તેઓ આશ્રમ પહોંચે છે અને ત્યાં તેની મુલાકાત સુપ્રિયા સાથે થાય છે. કરણના મનમાં જે છબી સુપ્રિયા માટેની હતી તે બદલાઈ જાય છે અને તેણે નર્મદાજયંતિ માટે સવારે વહેલા ઉઠવાની અને આશ્રમમાં દાદા જે ઓરડીમાં રહેતા તેમાં રહેવાની તૈયારી પણ બતાવી દીધી. સવારે વહેલો ઊઠી તૈયાર થાય છે. આ બદલાવ માટે સુપ્રિયા જવાબદાર છે કારણ કે સુપ્રિયા મોટી ઉંમરની ખાદીધારી સ્ત્રી હશે એવું માનેલું પરંતુ પોતાના ઉંમરની જોઈ તેનામાં રોમાંચ અનુભવાય છે. સવારે સુપ્રિયાની સાથે નર્મદા જયંતિની તમામ વિધિ કરે છે. બિત્તુબંગાને ત્યાં મળે છે એમની તીર વડે નર્મદાને સાડી પહેરાવવાની આવડચ જોઈ આશ્ચર્ય અનુભવે છે. સાડી ઓઢાડતી વખતે નર્મદાષ્ટકનો સાતમો શ્લોક વાગે છે.

“અલક્ષ્ય લક્ષ્ય લક્ષ પાપ, લક્ષ સાર સાયુધમ
તંદુસ્તુ જીવ જંતુ તંતુ, ભુક્તિ મુક્તિ દાયકમ
વિરંચી વિષ્ણુ શંકર, સ્વકીય ધામ વર્મદે
ત્વદિપ પાદ પંકજમ, નમામી દેવી નર્મદે”

ફિલ્મમાં બતાવેલી નર્મદા જંયતિનો પ્રસંગ નવલકથામાં બતાવાયો નથી. કમળા ડોસીનો પ્રસંગ, ગંડુ ફકીરનું એક આદિવાસીના ઘરે ખાવા જવું, આ બંને પ્રસંગ ફિલ્મમાં દર્શાવાયા છે. નવલકથામાં લેખક આશ્રમના કામથી જબલપુર જતા હતાં જ્યાં અકસ્માત નડે છે ને કાલેવાલી મા તેને શાસ્ત્રીજીને ત્યાં મૂકી આવે છે. કીકો વૈદ તેના સારવાર કરે છે. ફિલ્મમાં મોબાઈલ નેટવર્ક માટે તે ઈનરા સીડી આવતો જે બિત્તુબંગાએ બનાવેલી જેનો અર્થ નવલકથામાં સ્વર્ગની સીડીના સંદર્ભમાં બતાવાયો છે. ત્યાં દિત્યો જે મધ એકઠું કરવાનું કામ કરતો તેને મધપેટી બનાવવાની બાબતથી અસંતોષ હતો કારણ કે આ કામ તેનાથી વધારે સારું કોઈ કરી શકે તેમ નહોતું. અને તેના આ કાર્યમાં કરણ બાધા ઊભી કરે છે. તેવું વિચારી તેને મારેલો. કાલેવાલી મા તેને શાસ્ત્રીજીને ત્યાં મૂકી જાય છે ત્યાં શાસ્ત્રીજી સાથે તેની પ્રથમ મુલાકાત થાય છે. ફિલ્મમાં સુપ્રિયાને ઓટલે બેસી મહાભારત વાંચતી જોઈ કરણ તેની સાથે બેસી ચર્ચા કરતાં ખ્યાલ આવ્યો કે તે પોતે મહાભારત અને તેના પાત્રો વિશે કેટલું બધું જાણે છે. નવલકથામાં સુપ્રિયાને ત્રણ વાર મહાભારત વાંચતી દર્શાવાઈ છે.

નર્મદા જયંતિ વખતે નર્મદાની પરિક્રમાનો મહિમા સુપ્રિયા કરણને સમજાવે છે. તેના મનમાં એક પ્રશ્ન છે કે, ‘અમેરિકામાં પણ એમેઝોન અને મિસિસિપ્પી નદી છે. તેમણે ક્યારેય કોઈને દર્શન આપ્યા હોય એવું સાંભળવા નથી

મળ્યું.' ત્યારે એક પરિક્રમાવાસી જવાબ આપે છે, 'એ નદીઓની પરિક્રમા પણ આટલી શ્રધ્ધાથી કરો તો કદાચ એ નદી પણ દર્શન આપે.' તમે પણ સાથે ચાલો અને જાતે અનુભવ મેળવી લો. પરંતુ કરણ માટે આ બધી વાતો ફોકટ છે. નવલકથામાં આ પ્રસંગ જુદી રીતે વર્ણવાયો છે.

ફિલ્મમાં ચર્ચ, પાદરી થોમાસ, જોગા (બિત્તુની પત્ની), સુભાષ બક્ષી જે આગ સામે લડવાના સંચાલક હતા, વિષ્ણુ માસ્તર અને તેમની પત્નિ વિદ્યા વગેરે પ્રસંગો લેવાયા નથી. કારણ કે નવલકથાના લેખકનો હેતુ આદિવાસી લોકોનો અભ્યાસ હતો. જેથી ત્યાંથી બનતી દરેક ઘટના દર્શાવાઈ છે જ્યારે ફિલ્મમાં નાયકનો ભારત આવવાનો હેતુ જ એકદમ જુદા દર્શાવાયો છે. નવલકથામાં જે પાત્રો સાથે તેની મુલાકાત થાય છે તેમાંના શાસ્ત્રીજી, ગુપ્તાજી, સુપ્રિયા, બિત્તુબંગા, ગંડુ ફકીર આ બધા આ આશ્રમના ટ્રસ્ટીઓ બતાવાયા છે. જેમની સહી લઈ દાદાની પ્રોપર્ટી પોતના નામે કરાવા તે અમેરિકાથી ગુજરાત આવ્યો છે.

નવલકથામાં આદમખોર બનેલો વાઘ બિત્તુને ખેંચી લઈ જાય છે. જ્યારે ફિલ્મમાં તે વાઘ પહેલા રામબલીના દિકરાને ખાઈ જાય છે ને ત્યારબાદ બિત્તુ પર હુમલો કરે છે. બિત્તુની પત્નિ જોગાના પાત્રને નવલકથામાં જેટલું મહત્વ અપાયું છે. તેવું ફિલ્મમાં જોવા મળતું નથી. બિત્તુને હોસ્પિટલ લઈ આવે છે. ત્યારે તે પાત્ર આવે છે. રામલીલાના દીકરાને પુરિયા ખાઈ ગઈ છે ને તે ડાકણ બની છે એવી વાત આખા ગામમાં ફેલાય છે તે પ્રસંગ ફિલ્મમાં પણ લેવાયો છે. જેને પોતાનો પતિ નહીં રામબલીનો પતિ ડાકણ સમજે છે, તેનું દુઃખ વધારે છે. નવલકથામાં ઝડપથી દોડનારા ઝૂરકાના પાત્રનો પ્રવેશ ફિલ્મમાં પુરિયાના સમાચાર આપવા સુપ્રિયા મોકલે ત્યારે થાય છે. નવલકથામાં સંગીત જલસાની રાતે કરણ આવે છે ત્યાં લ્યુસી પણ આવી હોય છે. તેમની વચ્ચે આકાશદર્શન અને વ્યાઘના ચિત્ર, સાઠસાલીની વાતો થાય છે. જ્યારે ફિલ્મમાં આ પ્રસંગ જુદી રીતે દર્શાવાયો છે. સુપ્રિયાના પિતાની યાદમાં કરણ આ સંગીત જલસાનું આયોજન કરે છે. તેનો આનંદ માણી શકે તે પહેલાં જ તેના અહીં આવ્યા પાછળનું કારણ સુપ્રિયા જાણી જાય છે. આથી એ રાતે તેને ત્યાંથી ચાલ્યા જવાનું કહે છે બધાની સહી કરેલો કાગળ તેના હાથમાં થમાવી દે છે. કાર્યક્રમની શરૂઆત સુપ્રિયાના ગીતથી થાય છે.

''દરશ પિયાસી ઓ રે વિજોરણ, નયન બિછાવી શ્યામ તારી રાહમાં
અને ત્યાં જ કરણ ગિટાર લઈ અચાનક સ્ટેજ પર જઈ ગાવા લાગે છે.
જીવન છે જંતર-મંતર જાણી, ધૂણી ધખાવી લઈને આગ અજાણી,
ધૂણી ધખાવી લઈને આગ અજાણી, ગોરખ મછં દર છે મારી અંદર,
ભટકું હું ભેખ ધરી ધરતી સમંદર, બાળે, જાળે મારે તારે કોણ એ તત્ત્વમસિ''

આટલું ગાઈ ત્યાંથી ચાલ્યો જાય છે. ત્યાં ડહોળાયેલી પરિસ્થિતિને ગંડુ ફકીર સાચવી લે છે ને સ્ટેજ પર ચડી ગીત ગાય છે.

''કોઈ જોગી, કોઈ ભોગી, કોઈ રોગી, કોઈ રાજા,
કોઈ જાહિલ, કોઈ કાબીલ, કોઈ તોલા, કોઈ બાસા
પરના અમીર રહેગા, ના ફકિર રહેગા, માટી કા દીયા હૈ,
માટી આ બુજેગા, ફિર કહેકા એ તમાશા .....''

નવલકથામાં આ પ્રસંગ જુદી રીતે બતાવાયો છે. જેમાં જલસો પતવા આવે ત્યારે પહોંચી રહે છે કારણ કે તે બીજા કામમાં રોકાયેલા હતાં.

બિલેશ્વરમાં લાગેલી આગનો પ્રસંગ ફિલ્મમાં નથી. નવલકથામાં કરણના માતા-પિતાનો પરિચય ચોથા પ્રકરણમાં આવે છે. ગુપ્તાજીની માતા સાથે વાત કરતા પોતે ચોથા-પાંચમા ધોરણમાં હતો ત્યારે મા ગુજરી ગયેલી તે વાત આવે છે. જ્યારે ફિલ્મમાં શરૂઆતમાં દાદાજીની વસિયતમાં માતા-પિતાના નામનું વકીલને પૂછતા કરણે અંતમાં કાલેવાલી મા પાસેથી તેના જીવનનું રહસ્ય ખૂલે છે. 'તારા દાદા પિરક્રમા કરતા હતાં તે દરમિયાન નદીના પ્રવાહમાં તું તણાઈને આવ્યો તો તારા દાદાએ તને મોટો કર્યો. તારા પિતાની ખબર નથી પરંતુ તારી મા નર્મદા છે.' વરુએ તેને આ હાથેથી પકડ્યું હતું તે નિશાન છુપાવવા માટે આ સાઠસાલીનું ચિત્ર દોરી આપેલું. વરુથી બચાવનાર સુપ્રિયાની મા છે અને તેમની હાલત પુરિયા જેવી થયેલી ત્યારે એ સમયની કાલેવાલી મા એ તેને બચાવેલી. પોતાના બદલે સુપ્રિયાને તેની મા થી અને માને એક દિકરીથી અલગ આ ગુફામાં જીવવું પડ્યું છે જે સાંભળી તે દુઃખી થઈ જાય છે. અને ત્યાંથી જ તે નર્મદાની પરિક્રમા કરવાનું શરૂ કરે છે. નર્મદાની પરિક્રમામાં વચ્ચે કોબા લૂંટે છે તે પ્રસંગ ફિલ્મમાં દર્શાવાયા છે.

વ્યાઘના ચિત્ર પાછળનો સંદર્ભ ફિલ્મ અને નવલકથામાં અલગ દર્શાવાયો છે. નવલકથામાં ચિત્ર વિશે સૌથી વધુ જાણવાની ઈંતેજારી લ્યુસીને છે તેના દ્વારા જ જાણવા મળે છે વાઘને પકડવાનો પ્રસંગ ફિલ્મમાં લેવાયો નથી. બિત્તુબંગાની પ્રવૃતિઓને ફિલ્મમાં સુંદર રીતે દર્શાવાઈ છે. પાણીના વહેણને રોકવા જે ગલસંટો ફિલ્મમાં દર્શાવાયો છે તે સંતોષજન્ય નથી. બંને એક સરખા કપડાં પહેરતા તે આકર્ષક લાગતાં. જીંદાસાગબાનની વાતો ફિલ્મમાં નથી.

નવલકથાને સારો ન્યાય દિગ્દર્શક આપી શક્યા છે. નવલકથાનું વાતાવરણ, બોલી, ભાષા, પહેરવેશ વગેરેને પડદા પર ઉતારવાનો પ્રયત્ન સારો રહ્યો છે. નવલકથાનો અને ફિલ્મનો અંત સરખો જ દર્શાવાયો છે. ફિલ્મમાં કરણ આશ્રમની પ્રવૃત્તિમાં જ જોડાયો છે અને જ્યાંથી બેભાન અવસ્થામાં મળેલો ત્યાંથી તે સુપ્રિયા સાથે પરિક્રમા શરૂ કરવાનો હતો. કારણ કે ત્યાં જ તેને રે..... વા ..... મળી હતી.

વીસ વર્ષ પછી નવલકથા પરથી બનેલી ફિલ્મમાં વર્તમાન સમયનો પ્રભાવ જોવા મળે. નવલકથામાં લેખક પત્રો લખતાં જ્યારે ફિલ્મમાં કરણ વિડીયો કોલ કરતો અને હિંગ્લિશ બોલતો દર્શાવાયો છે. તેની બોલી અને ગુપ્તાજી, પુરિયાની બોલી કાનને સાંભળવી તેવી છે. નવલકથામાં દર્શાવાયેલા પાત્રો અને પ્રકૃતિ વચ્ચેનો ગાઢ સંબંધ ફિલ્મમાં જોવા મળતો નથી.

ફિલ્મનો સૌથી મોટો ફેરફાર મુખ્યપાત્રના થયેલા આલેખનમાં. નવલકથાનો નાયક માનવ સંશાધન વિકાસનો પ્રખય હિમાયતી છે. જ્યારે ફિલ્મનો નાયક કરણ સાધી સાદો પૈસાનો લોભી, અભિમાની, સ્વાર્થી અને નાની-નાની વાતે અકળાઈ જતો યુવાન છે. નવલકથાના પાત્રો સુપ્રિયા, ગુપ્તાજી, શાસ્ત્રીજી, બિત્તુબંગા, ગંડુ ફકીર અને પુરિયાને ફિલ્મમાં યથાવત બતાવાયા છે. ફિલ્મના ગીતો, સંગીત અને તેના શબ્દો શરીરના રૂંવાટા ઊંચા કરી દે તેવા છે અને કર્ણપ્રિય છે જે ચેતન ધાનાણી અને પંકજ ત્રિવેદીએ લખ્યાં છે. લેન્ડસ્કેપમાં કેદ થયેલું બે પહાડોની વચ્ચેથી પસાર થતી નદી અને તેની બાજુમાં ભેખડો પર ચાલી રહેલો કરણ સુંદર રીતે દર્શાવાયું છે. નવલકથામાં ગણેશ શાસ્ત્રી (હિન્દુ),

ગંડુ ફકીર (મુસ્લિમ) પાદરી થોમાસ (ખ્રિસ્તી) જેવા લોકો વડે એકતાના દર્શન ધ્રુવ ભટ્ટ કરાવે છે. જે સંદર્ભ ફિલ્મમાં જોવા મળતો નથી. તત્ત્વમસિ નવલકથા પરથી ફિલ્મ રેવા બનાવવામાં દિગ્દર્શક સફળ રહ્યાં છે.

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A PARADIGM SHIFT IN THE CONCEPT OF CORPORATE SOCIAL RESPONSIBILITY: LESSONS FROM THE COVID-19 PANDEMIC

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ABSTRACT

The advent of a global crisis as a result of a novel coronavirus has prompted many corporate brains to reflect on and take steps to be socially responsible in order to fulfill the need of the hour. The objectives of this paper were to evaluate the paradigm shift in the notion of corporate social responsibility as a result of the COVID-19 pandemic, as well as to identify Key CSR Trends During COVID-19. Given the vast number of resources and funds to be invested in this sector, a paradigm shift in corporate social responsibility views, ideas, areas, practices, disclosures, measurements, and all other aspects affecting the broad scope of CSR is now expected, particularly in India. Therefore, a more optimistic view is that the Covid-19 pandemic will hasten post-pandemic CSR development in the near future, as more and more firms and businesses realize that long-term survival and development will ultimately depend on striking a balance between profitability and harmony with various stakeholders.

KEY WORDS: COVID-19 epidemic, Concept of CSR,* CSR Trends, *India

INTRODUCTION

The creation of a worldwide crisis as a result of the novel coronavirus has prompted many corporate brains to think and act socially responsible in order to fulfill the demand of the hour. Certain amendments to the existing Companies Act, 2013 were made in India to encourage corporations to fulfill their social responsibility during the epidemic (as defined by the World Health Organization) and to reduce the impact on public health.

On March 23, 2020, the Ministry of Corporate Affairs released its first Notification in response to the novel coronavirus disease, also known as COVID-19. This Notification specified the Government of India's decision to treat COVID-19 as a notified disaster and included spending on the virus as an eligible CSR activity by automatically deeming such expenditure to be treated under items I and (xii) of Schedule VII of the Companies Act, 2013, which deal with healthcare, sanitation, and disaster management. The MCA had merely confirmed the inclusion of activities eligible for CSR spending at this stage, and there was no emphasis on the mechanism of diversion of funds towards this kind of activity.

The epidemic also demonstrated the significance of bringing together many stakeholders to collaborate with the government in order to assist areas in need. There is a growing expectation around the world that firms will use their expertise and resources to tackle societal problems rather than just "doing business as usual." Corporates must provide their core knowledge and assets, which go beyond cash, to help India and the communities in need.

REVIEW OF LITERATURE

Raja Ghosh & Dr. Gautam Tanty (2021) has discussed Paradigm Shift in Corporate Social Responsibility with special reference to the Indian Environment. This paper's key contribution was a structured assessment of the evolution of the notion of CSR, highlighting how societal expectations, constructions, and the regulatory framework of CSR have changed, notably in India. The concept of overall stakeholder satisfaction and repaying back to society, according to the researcher, has now become permanent. This has become even more significant as a result of the provisions in the Companies Act 2013, Section 135 relating to CSR operations. According to the findings, a paradigm shift in corporate social responsibility thoughts, ideas, areas, practises, disclosures, metrics, and all other factors affecting the broad scope of CSR is now expected, particularly in India, given the massive amount of resources and funds to be invested in this area.

Valentinas N, Rima K, Jurgita Stravinskiene and Yuriy Bilan (2021) conducted a study on the Paradigm shift in the concept of corporate social responsibility: COVID-19. The main objective of the study was to *analyze the development of the concept of corporate social responsibility, its theoretical value and approaches adopted at each stage of its development. This research added to the body of knowledge on the evolution of the notion of corporate social* *responsibility, the interaction between theory and practice, and the execution of socially responsible actions during the COVID-19 epidemic. The study concluded that while the notion of CSR is still growing, the basic purpose remains the same—to contribute to public safety and well-being at any stage of growth. The findings suggest that the organizations studied in the research contribute to the achievement of CSR goals by engaging in socially responsible activities, even during a time of crisis.*

Dr. Meenakshi Upadhyay (2021) has studied "Doing Corporate Social Responsibility (CSR) during the Covid-19 pandemic" A study of Indian companies providing assistance to people in need during a health crisis. The author would research the information on their website to learn more about their products and how they promote and engage with their customers. According to the findings, the corporations have utilized a variety of videos, photos, and text to promote their products. To set yourself apart from the competition, you may even create your own hashtags. Only Reliance, though, has kept the engagement going months after the outbreak began.

Andrew Cranea and Dirk Matten (2020) the aim of the study was to identify four key areas where CSR research has been challenged by COVID-19 – stakeholders, societal risk, supply chain responsibility, and the political economy of CSR – and proposed how future CSR research should be realigned to tackle them. The study stated that we should go beyond CSR and consider new organisational models or business models that repurpose business to effectively address social needs and aims. However, such study in the academic world is still in its infancy.

OBJECTIVE OF THE STUDY

To know the paradigm shift in the concept of corporate social responsibility due to the COVID-19 pandemic.

To identify Key CSR Trends During COVID-19.

METHODOLOGY

Secondary data was collected from various web sources with the end goal of our investigation in mind, and a descriptive report was written to demonstrate the paradigm shift in the concept of corporate social responsibility due to the COVID-19 pandemic.

DEVELOPMENT OF CSR CONCEPT DURING COVID-19

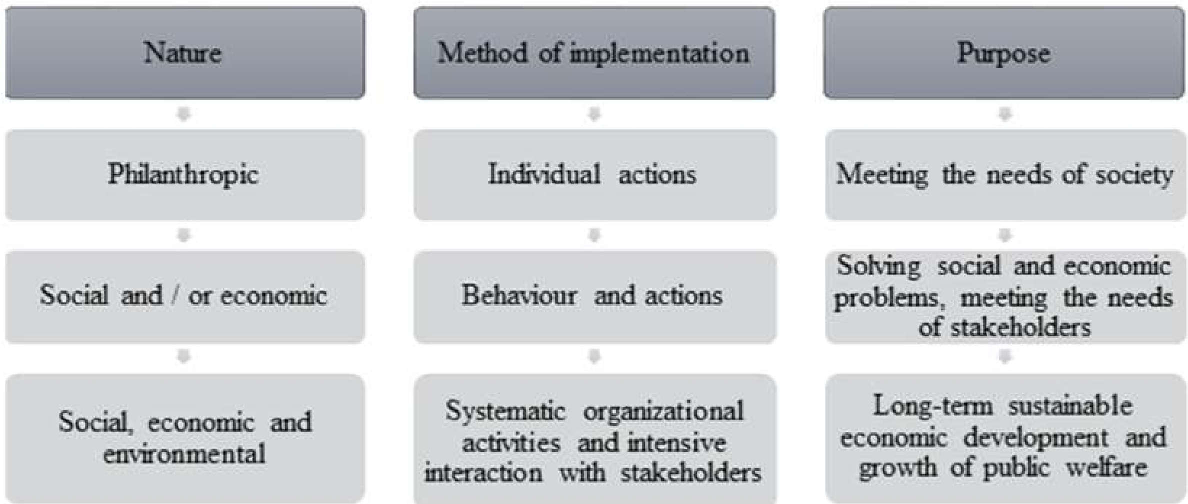
Although there is no commonly agreed definition of Corporate Social Responsibility (CSR), the heart of the concept is based on the belief that corporations have a responsibility to society and the people who help them succeed. CSR has become a vital and significant component of the corporate landscape in nations like India, where economic integration and social inclusion are imperative factors driving the masses towards progress and prosperity.

CSR is "a management concept whereby corporations integrate social and economic considerations in their company operation and engagement with their stockholders," according to the United Nations International Development Organization (UNIDO). CSR is "one of the key fulcrums and means by which a corporation reaches an equilibrium of wider economic, social, and environmental imperatives," according to one definition. This is frequently referred to as the triple bottom line method, which addresses stakeholder and shareholder expectations at the same time. Since their foundation, industrial houses like Tatas and Birlas have contributed a portion of their income to their charity trusts. They did this not because it was legally necessary, but because it was the correct thing to do for society at the time.

CSR remains fluid and diverse notion that encompasses not only business behavior, relationships, and activities, but also societal ideals. There hasn't been a broadly agreed concept of corporate social responsibility until recently. Throughout its history, the notion of corporate social responsibility has evolved from philanthropic efforts to organised business activities and active contact with stakeholders based on social, economic, and environmental objectives. CSR is defined as a company's self-determination in carrying out its primary responsibility—profit—to contribute to the achievement of social and environmental objectives. Corporate social responsibility is still a concept that society has created. The growth of a society is influenced by its rules and attitudes, as well as the surroundings in which it functions.

Companies that are socially responsible have been actively involved in initiatives that contribute to stakeholders' safety and well-being. The research of corporate social responsibility reports, company records, and public information revealed that the companies under consideration have extensive CSR expertise. It is not a one-time charity drive, but rather a company's ongoing engagement with stakeholders. The purpose of corporate social responsibility remained the same—to improve society's well-being—during the period studied, but the methods of implementation changed: from individual actions to systematic and continuous efforts.

Figure 1: Conceptual model of CSR development



(Source: Valentinas Navickas & all (2021))

The nature and extent of socially responsible activities evolve with the periods and changes in the corporate environment, but the need for and relevance of CSR implementation stays constant. Corporate social responsibility must integrate all three elements, i.e., social, economic, and environmental, into day-to-day company activities, and it must be done at both the internal and external levels, with the results evaluated in the context of their synergy.

CSR has evolved from charity initiatives to satisfy societal needs to comprehensive corporate activities and intensive interaction with stakeholders focused on human, economic, and environmental interests, all with the goal of long-term sustainable economic development and public welfare.

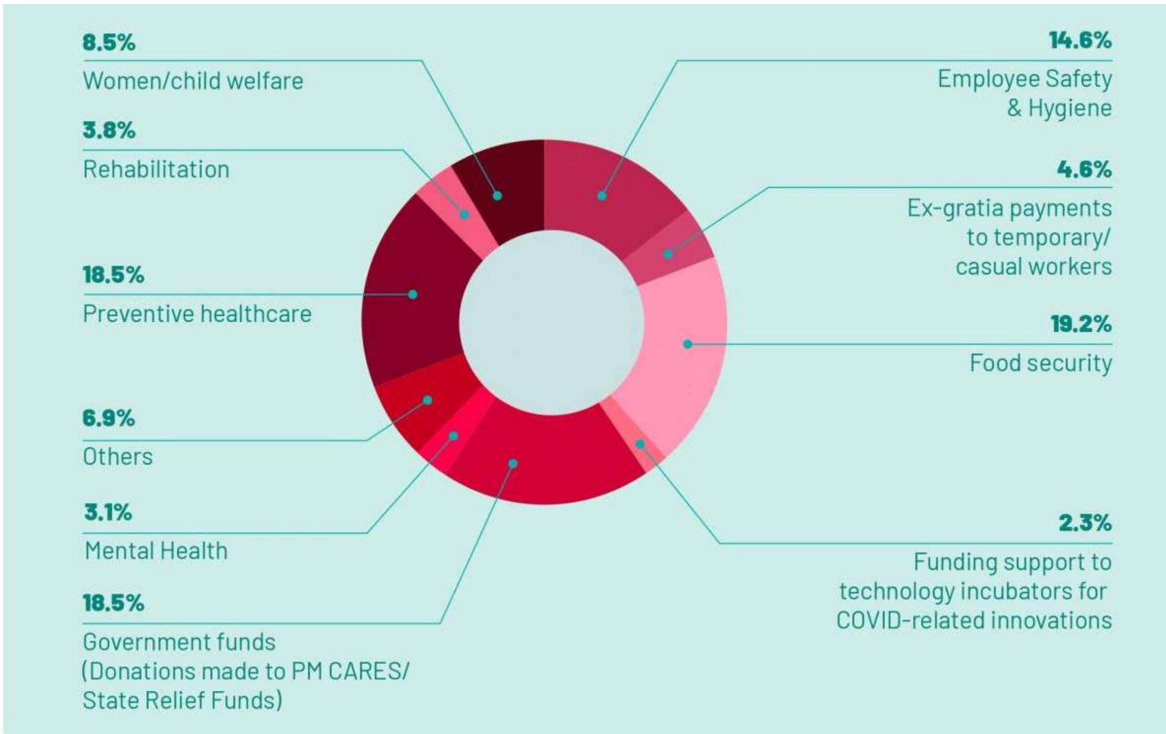
KEY CSR TRENDS DURING COVID-19

Companies of Indian origin, as well as foreign enterprises, have responded to the changing CSR landscape by mobilizing support and launching specific efforts to alleviate the impact of this unprecedented crisis. While business assistance for the government's PM-CARES Fund has been enormous, numerous firms have also contributed through specific programs and relief efforts. Some have also formed alliances with local governments in their respective states to provide medical and food supplies and scale up other activities to meet the needs of local people.

Invest India conducted a survey of chosen companies actively spending CSR funds during the current pandemic to learn more about their COVID-19 CSR strategy, project identification approach, pandemic implementation experience, and any ongoing barriers to their CSR teams' effective operations. One interesting finding was that the majority of organizations (75%) plan to run a dedicated COVID-19 program in some manner. In fact, as a result of the epidemic, businesses have shifted their CSR objectives to address more pressing social challenges. It is hoped that this experience would inspire them to expand their CSR footprint into previously uncharted territory. In terms of identifying sectors and initiatives, firms are currently focusing on direct beneficiaries for their social welfare programs, which are often done in collaboration with NGOs in close proximity to their operations.

Companies face logistical issues, a lack of understanding about the scope of CSR, and a lack of due diligence on implementation projects as some of the major challenges they face. The poll of invest India indicated that there was a significant paucity of information in the ecosystem about the modes and processes to be considered for funding technologies being incubated across the country.

Figure 2: Covid Related CSR efforts aligned



(Adapted from www.investindia.gov.in)

The top three sectors where firms aligned their CSR funds were preventive healthcare, food security, and gifts to government funds. The majority of businesses focused their efforts on many welfare domains, indicating that they are taking a hybrid strategy.

Corporates have had the chance to increase their CSR footprint and connect with sectors as a result of the COVID-19 pandemic. It's inspiring to watch how businesses have shifted their CSR models to better address pressing societal issues.

Some corporations have also used their finances to support activities that are associated with unusual areas of relief, such as mental health promotion and the use of technology to raise awareness.

CONCLUSION

Finally, the COVID-19 pandemic has highlighted the importance of corporate social responsibility. Corporations, large and small, located in India or outside, have risen to the occasion and reinforced the government's efforts by refocusing their CSR programs. The same zeal and mission-mode orientation are hoped to carry over to actions beyond the pandemic. Given the vast number of resources and funds to be invested in this sector, a paradigm shift in corporate social responsibility views, ideas, areas, practices, disclosures, measurements, and all other aspects affecting the broad scope of CSR is now expected, particularly in India.

As a result, a more optimistic view is that the Covid-19 flu epidemic will hasten post-pandemic CSR advancement in the near future, as more and more firms and businesses realize that long-term expansion and growth will ultimately depend on striking a balance between profit growth and coexistence with various stakeholders.

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