



Balasaheb desai Foundation's

Shivajiuni /affi/T-2/NewCollege/2013-14Primary affi/V.Y.I/
Smt. Vijayadevi Desai Senior College Daulatnagar
(Arts ,Commerce ,Science)

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज दौलतनगर

(□ , □ , □)

Tal .Patan Dist. Satara (Maharashtra)

Tel- 02372-295050 Email- Vddc490.cl@unishivaji.ac.in

Ref.No.

Date : 22 / 08 / 2023

3.1.3 Number of seminars/workshops/conference conducted by the institution during the last five years (5)

Year	Name of the workshop/seminars/confarance	Number of participate	Date from to
2018-19	Cocoon Handicraft	91	15/02/2018
2018-19	Hiv/Aaids Awareness	14	01/12/2018
2019-20	Developing Communication Skill in English	34	31/01/2019
2019-20	HIV/Aids Awareness	16	19/12/2019
2020-21	HIV / Aids Awareness	17	22/12/2020
2021-22	Career opportunity After B.SC	70	16/03/2021
2021-22	E-Filing of Income Tax	90	30/12/2021
2021-22	Career opportunity after graduation	45	20/12/2021
2022-23	Career opportunity In Banking Sector	46	22/12/2022
2022-23	Success Mantra Intelligence Skill	30	15/12/2022
2022-23	Competitive Exam and Marathi Language	Online	14/02/2022

2022-23	Hiv Awareness	21	24/12/2022
2023-24	Business opportunity after graduation	95	16/02/2023
2023-24	Indian Constitution and Social community	140	09/03/2023
2023-24	Multi Disciplinary conference	online	30/07/2023



A handwritten signature in blue ink, appearing to be "Vijayarani Desai".

VC Principal

Smt. Vijayarani Desai's College
Daulatabad, Dist. Pune, Salara

PROGRAM LIST

Balasaheb Desai Foundation's

Smt Vijayadevi Desai Senior College Daulatnagar

Tal-Patan Dist –Satara

In Joint Venture of Lead College & Smt Vijayadevi Desai Senior College Daulatnagar

One Day Workshop on the subject –

' Cocoon Handicrafts '

Chief Guest – **Dr.Sushma A. Kirtane**

(Yashwantrao Chavan college of Science Karad)

President - **Shri V.G.Patil**

(Administrative Officer ,Smt V.D.Jr College Daulatnagar)

In Presence - **Shri V.N.Kamble**

(I/C Principal , Smt V.D.Sr College Daulatnagar)

Registration of students : 9.30 to 10.30 am

Arrival of Dignitaries : 10.30 am

Worshiping Goddess

Saraswati & Mercury ignition : 10.35 am

Pre-face : Prof. Ingale A.J. : 10.40 am

Guidence of Chief Guest : 11.00 am

Presidential Occult : Shri V.G.Patil : 12.00am

Acknowledgment : V.N.Kamble : 12.10 pm

Snack & Distribution of Certificates : 12.10 to 12.30 pm



Smt.Vijayadevi Desai Senior College Daulatnagar,

Tal- Patan ,Dist-Satara



Lead College And Department of Botany Activity Programme

Subject: "**Cocoon handicrafts**"

Guide: Dr.Sushama A. Kirtane

(Asst.Professor ,Y.C.College of Science ,Karad)

Preface-

Our Smt.Vijayadevi Desai Senior College Daulatnagar, Department of Botany have organized One day Workshop on "Cocoon Handicraft." On the date 15/02/2018. This workshop gives information about various techniques about making Cocoon handicrafts. We can make of various objects by using Cocoon. which will very attractive and we can use them in our house for decoration. And we can also earn money by selling them in market. so this workshop is very helpful to all leaners. Mrs.P.S.Shinde congratulate to Dr.S.A.Kirtane and also felicitated to her.

In this one day Workshop ,Prof.Dr.S.A.Kirtane gave information to student about Cocoon handicraft. Different Methods for making jewelry ,articles. Madam gave information how to became source of earning by Cocoon Handicraft.

Pre-Preparation for Using Cocoon:-

- 1) Remove cotton on the surface of cocoon.
- 2) To cut in form of cap like structure on top of cocoon.
- 3) To remove inside larva in cocoon.
- 4) To apply various color shades on prepared different cocoon.

In this way your raw materials is ready to use for making cocoon handicrafts.

Procedure of cocoon handicrafts: -

- 1) Ear ring formation – Take colored cocoon and cut it in the middle hence you obtained two semi circular pieces of cocoon .Then make a hole at middle part of both pieces.And attach the hanger inside cocoon. Then to increase attractiveness to sticks some sticker on out side part of cocoon.In this way your ear rings are ready to use.
- 2) Show pieces: -
 - 1) Flower pot:-take piece wire and green strip role on wire.cut cocoon in shape of flower .Then attach on Top of wire using fevicol. And attach plastic leaf to wire. In this way your flower pot is ready to use.

The cocoon handicraft formation first give direction about flower. These flowers made by seasons at that time ,We cut cocoon and it can made beautiful flowers together .There are different formation of cocoon handicraft by using different shapes ,sizes and types.

- 1) Ear ring formation –We can also made earring from cocoon. The different shapes and size of earring can made by cocoon.
- 2) Wall Piece formation –We can made wall piece from cocoon with the help of scissor different types of glasses as well as beads. We can made beautiful wall piece from beads and glassware with the Cocoon which is very attractive.
- 3) Greeting- From Cocoon we can also made greeting cards frames of walls can be also made by using cocoon.

The frame of walls can be also different botanical things the gymnosperm plant cones and cocoon.

Prof. Dr.S.A.Kirtane came college at 12.00 O' clock .She prepared some temporary and permanent slides within the workshops for students. They also guide about the slide and permanent slide like algae, fungi, bryophytes and mucor.

Lastly they says about botanical study in trip on anything remember that Botanical Practical techniques is useful for us.

In the science exhibitions we can also made different types of cards, calendars, wall- paper wall charts, hanger, basket from cocoon .

At least Prof. Ingle madam and other teachers take send up program of all students and principal of college also give to thank to the guest. In this way ends the programme of the "Cocoon Handicrafts".

Application of Cocoon Handicraft Workshop:-

1)We can earn more money in the market. by making attractive wall pieces ,hanging baskets and imitation jewelry from cocoon.

2) we can make various show piece from using waste material of cocoon.

3)This workshop develop skills of making cocoon handicrafts.

4)We can save our money and also use our time in good work.

5)This workshop shows path of carrier in this field.



अ. नं.

विद्यार्थी नाव

← वर्ग

सही

Students Attendance



86)	Jadhav Jidhyasa Banjay	Bsc-IT	Jad
87)	Gosavi Ambutai Baban	- 1 -	ga
88)	Ghadge kajal Parashtam	- 1 -	Rghad
89)	Gavhane Rajashri Phanjari	- 1 -	Gave
40)	Dige Pankaj Tukaram		Dige
41)	Adsute Saingmesh S.	B:Sci	Adsute
42)	Adsute Siddesh S.	- 1 -	Siddesh
43)	Bondre Mayur K	- 1 -	Bondre
44)	Charan Anuja D	- 1 -	Anuja
45)	Charan Sachin D.	- 1 -	Charan
46)	Dange Arbij A.	- 1 -	Dange
47)	Dige Swapnil B:	- 1 -	Dore
48)	Dongre Flikhil A.	- 1 -	Dongre
49)	Gosavi Pritham R.	- 1 -	Pritham
50)	Gosavi Pritham R	- 1 -	Pritham
51)	Jadhav Santosh A.	- 1 -	Jadhav
52)	Jadhav Shubham N.	- 1 -	Jadhav
53)	Jandade subas S.	- 1 -	Jandade
54)	Jare Rohit K	- 1 -	Jare
55)	Jare Tushar S.	- 1 -	Jare
56)	Kadam Aniket R.	- 1 -	Kadam
57)	Kadam Nitinraj N.	- 1 -	Kadam
58)	Kadam Satish A.	- 1 -	Kadam
59)	Kapuskar Digvijay S.	- 1 -	Kapuskar
60)	Kawar Suraj S.	- 1 -	Kawar
61)	Khochare Vishal B.	- 1 -	Khochare
62)	Mahapure Jitendra D.	- 1 -	Mahapure
63)	Mohite Tulsi Das M.	- 1 -	Mohite
64)	More Prathamesh M.	- 1 -	More
65)	More Roshan M.	- 1 -	More
66)	More Shivani K.	- 1 -	More
69)	Nikam ABhishek S.	- 1 -	Nikam
70)	Panaskar Akash D.	- 1 -	Panaskar
71)	Panskar Aniket H.	- 1 -	Panskar

72)	Panskar Shubham S.	-11-	<u>Panskar</u>
73)	Patil Prafulla S.	-11-	<u>Patil</u>
74)	Patil Rushikesh M.	-11-	<u>Patil</u>
75)	Patil Sawsabh S.	-11-	<u>Patil</u>
76)	Pawar Alshay D.	-11-	<u>Pawar</u>
77)	Pawar Amol A.	-11-	<u>Amol Pawar</u>
78)	Pawar Harehad R.	-11-	<u>Harehad</u>
79)	Pawar Omkar V.	-11-	<u>Omkar Pawar</u>
80)	Pawar Ramchandra S.	-11-	<u>Ramchandra Pawar</u>
81)	Sathe Rohit S.	-u-	<u>Sathe</u>
82)	Shinde Dipak D.	-u-	<u>Dipak Shinde</u>
83)	Shinde Sabil S.	-u-	<u>Sabil Shinde</u>
84)	Shinde Yogesh H.	-u-	<u>Yogesh Shinde</u>
85)	Thorat Akash A.	-u-	<u>Akash Thorat</u>
86)	Thorat Pankaj P.	-u-	<u>Pankaj Thorat</u>
87)	Udugade Tejashri V.	-u-	<u>Tejashri Udugade</u>
88)	Veer Dattaprasad A.	-u-	<u>Dattaprasad Veer</u>
89)	Yadav Ashish Dipak	-u-	<u>Ashish Yadav</u>
90)	Yadav Shubham D.	-u-	<u>Shubham Yadav</u>
91)	Yadav Sumit S.	-u-	<u>Sumit Yadav</u>





श्रीमती विजयादेवी देसाई महाविद्यालयामध्ये 'Cocoon Handicraft' कार्यशाळा संपन्न

सहकार्येण प्रतिनिधी:-

दौलतनगर, बाळासाहेब देसाई फौंडेशन संचालित श्रीमती विजयादेवी देसाई महाविद्यालय व अप्रणी महाविद्यालय यांच्या संयुक्त विद्यमाने डेलेप रूपवल्लीकर यांचे विषयावर श्रीमती विजयादेवी देसाई महाविद्यालयामध्ये कार्यशाळा संपन्न झाली. या कार्यशाळेच्या प्रमुख मार्गदर्शक म्हणून प्रा. डॉ. एस. ए. कीर्तने या होत्या. यावेळी डॉ. कीर्तने यांनी विद्यार्थ्यांना शिक्षणाबरोबर विविध हस्तकलांचे कोणत्याचा वापर करून आपले जीवन समृद्ध केले पाहिजे असे प्रतिपादन केले. या कार्यशाळा



विद्यार्थ्यांना रेझिम कोणापासून ज्वेलरी, प्रीटिंग्स, वॉल पीस बनवण्याची कार्यशाळा घेण्यात

आली, यावेळी मार्गदर्शन करताना त्यांनी अशाप्रकारच्या कार्यशाळा विद्यार्थ्यांना कशाप्रकारे उपयोगी

आहेत हे सविस्तरपणे विवद केले. या कार्यशाळेच्या माध्यमातून विद्यार्थ्यांना ज्ञानाचा एक नवा मार्ग या कार्यशाळेच्या माध्यमातून मोक्का झाला आहे.

यावेळी कार्यशाळेच्या अध्यक्षस्थानी प्रा. श्री. व्ही. एन. कांबळे होते. या कार्यक्रमाचे प्रास्ताविक प्रा. सी. पी. एस. शिंदे यांनी केले तर आभार प्रा. एस. एस. पाटील यांनी मानले तर कार्यक्रमाचे सूत्र संचालन कु. करिष्मा दिगे हिने केले. यावेळी शिक्षक याग तसेच विद्यार्थी-विद्यार्थिनी मोठ्या संख्येने उपस्थित होते.

Balasahebdesai foundation's



Smt. Vijayadevi desai Senior college, Daulatnagar

Notice

Date : 29NOV 2018

All students of Smt. Vijayadevi desai senior college are hereby informed that HIV/AIDS Awareness programme Organized by Science Association will be held on Friday 1Dec 2018 in our college .All students must have to attend this programme.

Shinde P.S.

I/C Principal
Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara

Balasaheb desai foundation

Smt.vijayadevi desai senior college ,Daultnagar Tal- Patan Dist –Satara

Programme List

Under Science Association

HIV (AIDS)Awarness Programme List

Guest : Hon.Shri Prasad Walsung (Counsellular Rural hospital Patan)

President : Prin.Shri V.N.kambale

Acadamic Year : 2018-2019

Programme

- 1) Preface
- 2) Guidance of Speaker
- 3) Announcement



HIV/AIDS Awareness Programme Report

Date : 1 December 2018

Time : 12 : 30

Prevention of HIV / AIDS

Awareness of the programme on,

Prevention of HIV/AIDS was organized by

Smt .Vijayadevdesai senior college, Daultnagar organized HIV AIDS awareness Programme held on 1 December 2018 All students of college were actively participated in this programme. guests honored for this programme Shri Prasad Walsang Sir , delivered a lecture among the students & made them aware on HIV/Aids.

They gave us valuable guidance On HIV & Aids & welcome speech addressed by: Prof. Miss Shinde P.S mam Prof. Miss Revade S.S

(Programme Conductor).

(Shinde P.S.)

Shinde



I/C Principal
Smt. Vijayadevi Desai S. College
Daultnagar, Tal. Patan, Dist. Satara



Smt. Vijayadevi Desai Senior College Daulatnagar

Tal-PatanDist-satara

Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in

Guest Lecture On the Subject -

HIV/AIDS AWARENESS Programme



Feedback Form

Topic :-HIV Awareness Programme
Daulatnagar.

Venue:--Vijayadevi Desai Senior College-

Date :-1/12/2018

Time :- 12:30. pm

Name Of The College : -Vijayadevi Desai Senior College Daulatnagar.

Resource Persons:-Prasad Walsung (consellular Rural hospital Patan)/Tamboli mam

- If you attended the guest lecture we would like to make sure that the session was very relevant and useful. Give your appropriate feedback to make the future lecture make beneficial for you.

⇒ Please The option The option you find most suitable

Sr. No.	Particular	Extremely Good	Good	Quite Good	Bad
1	How was the overall organization of the lecture ?	✓			
2	How relevant was the content discussed by the speaker ?				
3	Are you satisfied with the time and venue ?		✓		
4	How much intresting this session was for you ?				
5	How are your preparation about the topic before the guest lecture ?			✓	✗
6	Did the lecture cover what you were expecting ?				
7	What is your opinion about the speaker?				

Pragati Patil

Balasaheb Desai Foundation's

Shivajiuni/Affi/ T-2/ New College /201314 Primary

Affi/V.Y.J/Smt. Vijayadevi Desai Senior College

Daulatnagar

Tal-PatanDist-satara

Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in

Date:1/12/2018

Guest Lecture On the Subject -
AIDS AWARENESS PROGRAM "
Student Attendance sheet

Sr.No.	Student Name	Signature
1)	Samadhan Dige	Dige Samdan
2)	Snehal Pachupate	S. Pachute
3)	Kajal Dalvi	Kajal
4)	Dige Karishma	K Dige
5)	Patil Saurabh Sharad	Patil S.S.
6)	Kadam Balish Bhagarat	Kadam
7)	Lohar Vijay Laxman	Lohar
8)	more Roshan maruti	More
9)	Geurav Simran Janardan	Geurav
10)	kadam saravila Balkrishna	S. B. Kadam
11)	Dorrage Dipali Tanaji	Dorrage D-T.
12)	Aedsule Pratiksha Kishor	Aedsule
13)	kadam vinay	Kadam
14)	Patil Pragati	Patil



U/C Principal

Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal-Patan, Dist.Satara



HIV/AIDS Programme Test camp.

NY — 68

VC Principal
Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara

Balasaheb desai foundation's

Smt. Vijayadevi desai Senior college, Daulatnagar


Notice

Date : 15 Dec 2020

All students of Smt. vijayadevi desai senior college are hereby informed that HIV/AIDS Awareness programme Organized by Science Association will be held on Friday 22Dec 2020 in our college .All students must have to attend this programme.

Shinde P.S.




I/C Principal
Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Petan, Dist. Satara

Balasaheb desai foundation

Smt.vijayadevi desai senior college ,Daultnagar Tal- Patan Dist –Satara

Programme List

Under Science Association

HIV (ADIS)Awarness Programme List

Guest : Hon.Shri Prasad Walsung (Counsellular Rural hospital Patan)

President : Prin.Shri V.N.kambale

Academic Year : 2020 -2021

Programme

- 1) Preface
- 2) Guidance of Speaker
- 3) Announcement



HIV/AIDS Awareness programme Report

Date : 22 December 2020

Time : 1:30

Prevention of HIV /AIDS

Awareness of the programme on,

Prevention of HIV/AIDS was organized by

Smt .Vijayadevi desai senior college, Daultnagar organized HIV AIDS awareness Programme held on 22 December 2020. All students of college were actively participated in this programme. guests honored for this programme Shri Prasad Walsang Sir , delivered a lecture among the students & made them aware on HIV/Aids.

They gave us valuable guidance On HIV & Aids & welcome speech addressed by: Prof.Miss Pawar S.R mam Prof. Miss Revade S.S

Shinde
(Program conductor)
(P. S. R. Pawar Shinde)



Vijayadevi

Smt. Vijayadevi Desai Sr. College
Daultnagar, Tal. Patan, Dist. Satara

Balasaheb Desai foundation

smt.Vijayadevi desai Science ,Commerce,And Art College
dulatnagar Tal-patan Dist -satara

"Science Association"

Notice


Date :22 december 2022

All the students and Ass Prof are hereby informed that the programme of (HIV) AIDIS awareness programme will be 24 December 2022 at 11:00 pm.so members are invited to join the programme

Kindly regard

S.S.Yadav




Principal
Smt. Vijayadevi Desai Sr. College
Daulatnagar Tal-patan Dist. Satara



Balasaheb Desai Foundation's
Shivajiuni/Affi / T-2 /New College /2013-14 Primary Affi /V.Y.J/

Smt. Vijayadevi Desai Senior College
Daulatnagar

Tal-Patan Dist-satara

Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in



Outward No :

Date 23/12/2022

To,

Dr.Kiran Kamble

Civil Hospital Satara

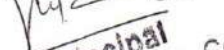
Subject: Invitation for guest AIDS Social Awareness Program..

Respected sir,

It is my great pleasure to invite you as a resource person to deliver a guest lecture in our college organized by Science Association And Councilling cell.

Hereby I request you to come and provide your valuable guidance for our undergraduate students on Monday 24 December 2022 at 1.00 pm in our college.

Yours Faithfully


I/C Principal
Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara

Balasaheb Desai Foundation's

Shivajiuni/Affi / T-2 / New College / 2013-14 Primary Affi

Smt. Vijayadevi Desai Senior College Da

Tal-Patan Dist-satara

Tel -02372-295050

Email- Vddc490.cl@un

Outward no: SVDC/66/2022 2-3



Date : 24/12/

To,

Mr. Kiran kambale

Satara civil satara,

Dist- SATARA

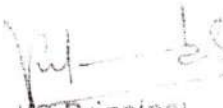
Respected sir,

I am Very much thankful to you accepting our invitation of guest Lecture organized by "world Aids Day" in our college on the topic . Aids Social Awareness

You have enriched all teachers with your

invaluable knowledge so we are thankful to you .the same cooperation is anticipated in future also.

Thanking .


Principal
Smt. Vijayadevi Desai Sr. C.
Daulatnagar, Tal. Patan, Dist. S.

Balasaheb Desai Foundation

Smt .Vijayadevi Desai senior College ,Daulatnagar

Tal-Patan Dist –Satara

Programme List

Under Science Association



HIV (AIDS) Awareness programme Report

Guest : Hon.shri Kiran kamble (Civil Hospital,satara)

President : Principal shri V.N Kamble

Programme

- 1) Preface :
- 2) Guidance of Speaker
- 3) Presidential speech
- 4)Announcement

PROGRAMME REPORT

Date : 24/12/2022

Time: 11.00AM

Prevention of HIV/AIDS



Awareness of the programme on,

Prevention of HIV/AIDS was organized by,

Smt .Vijayadevi Desai Science ,Commerce And Arts Senior Collage, Daulatnagar which held on 24 December 2022

In the seminar hall Balasaheb Desai shatabdi smarak

The welcome speech was given by, assit.prof Yadav S.S Mam of Smt .Vijayadevi Desai Science Commerce And Arts Senior Collage, Daulatnagar

Then Shri Kiran Kamble Sir delivered a lecturer among the students and made them aware on HIV/AIDS issues and also shared a its objectives and strengthening through a Power point presentation and life skill promotion and also has shown some Photographs. After lecturer Of AIDS/HIV students took part in an interaction and clear their misconception

After lecturer Of AIDS/HIV students took part in an interaction and clear their misconception.

e.g Mosquito bite can not spread HIV/AIDS.close kiss can not spread HIV .sharing clothes can not spread HIV etc .

Balasaheb Desai Foundation's
Shivajiuni/Affi/ T-2/New College /2013-14 Primary Affi/V.Y.J/
Smt. Vijayadevi Desai Senior College Daulatnagar

Tal-Patan Dist-satara

Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in

Guest Lecture On the Subject -

" AIDS AWARENESS PROGRAM "

FeedBack Form

Topic :-AIDS Awareness

Venue:--Vijayadevi Desai Senior College-Doulatnagar.

Date :- 24 /12 /2022

Time :- 11.00 Am

Name Of The College : -Vijayadevi Desai Senior College Doulatnagar.

Resource Persons:- Dr.Kiran Kamble (Civil Hospital ,Satara)

- If you attended the guest lecture we would like to make sure that the session was very relevant and useful. Give your appropriate feedback to make the future lecture make beneficial for you .

⇒ Please The option The option you find most suitable

Sr. No.	Particular	Extremely Good	Good	Quite Good	Bad
1	How was the overall organization of the lecture ?	✓			
2	How relevant was the content discussed by the speaker ?				
3	Are you satisfied with the time and venue ?		✓		
4	How much intresting this session was for you ?				
5	How are your preparation about the topic before the guest lecture ?	✓			
6	Did the lecture cover what you were expecting ?				
7	What is your opinion about the speaker?				

Additional comments and suggestions for future

Date

Signature.

Pankaj Thorat
Pankaj Thorat



Balasaheb Desai Foundation's
Shivajiuni/Affi / T-2 / New College / 2013-14 Primary Affi / V.Y.J /
Smt. Vijayadevi Desai Senior College Daulatnagar
Tal-Patan Dist-satara

Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in

Date: 24 /12/2022

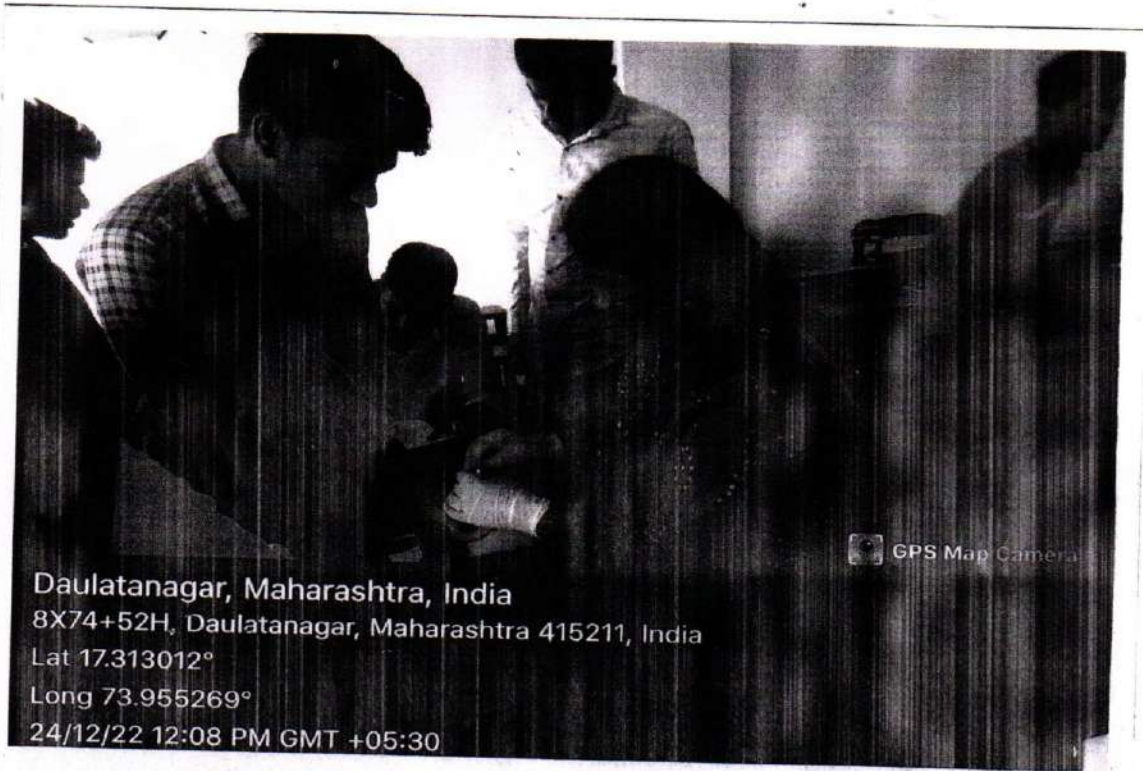
Guest Lecture On the Subject -

AIDS AWARENESS PROGRAM "

Student Attendance sheet

Sr.No.	Student Name	Signature
1	kadam vinay uttam	
2	Sangram balaso pawar.	
3	Rohan Ananda Kumbhar	
4	Aniket Laxman Zadd	
5	Nitesh Tamaji Tekudare	
6	Sahil Shinde	
7	Sanket Balaso ghodge	
8	Pratik Desai	
9	Abhijeet Drongre	
10	Sahil badhe	
11	Sutae Mayuji Dattatey.	
12	Nakule Pradnya Santosh	
13	Mane Gauri Vijay	
14	Satse Rutuja	
15	Kamble Pradnya.	
16	Gavhane Siddhi Prakash	
17	Pankaj Thoset	
18	Siddhi Prakash Gavahne	
20	Kishor Dhanaji Gujar	
21	Charan Khatia Prakash I.	
22		

AIDS Awareness Program!



Daulatanagar, Maharashtra, India
8X74+52H, Daulatanagar, Maharashtra 415211, India
Lat 17.313012°
Long 73.955269°
24/12/22 12:08 PM GMT +05:30

GPS Map Camera

33 (C)
33 (C)

Date :22/12/2022



Balasaheb Desai Foundation's

Smt. Vijayadevi Desai Senior College , Daulatnagar

Tal- patan , Dist. - Satara

**In Joint Venture Of Lead College & Smt. Vijayadevi Desai Senior College
Daulatnagar**

One Day Workshop On the Subject -

" CAREER OPPORTUNITIES IN BANKING SECTOR "

Program Schedule

Chief Guest

Mr. Pankaj Deshmukh

(Officer Bank of Maharashtra -Malharpeth)

Welcome Speech For Chief Guest

Prof. Patil. T. A. (H O D)

(Assistance Professor)

Introduction for Today's Workshop

Prof. Mrs. Agane S.S.

(Assistance Professor)

Chief Guest Speech

Mr. Pankaj Deshmukh

(Bank of Maharashtra -Malharpeth)

President's Thought

Prof. Kambale V. N.

(Principal)

Vote of thanks

Prof. Desai K. P.(Assistance Professor)

Balasaheb Desai Foundation's

Smt. Vijayadevi Desai Senior College, Daulatnagar

Tal- patan, Dist- Satara



Date:22/12/2023

In joint venture of lead college activity and smt VijayaDevi Desai senior College DaulatNagar

One Day Workshop On the Subject –

“ CAREER OPPORTUNITIES IN BANKING SECTOR “

Lead college activity shrimati Vijay TV Desai senior College Nagar organised one day workshop on career opportunities in banking sector for this workshop the honorable chief guest Mr Pankaj Deshmukh (officer Bank of Maharashtra malhargarh) is present.

Our team and onorable chief guest before start our work Shop a good cause for save environment. we carrying water to plants . Our work Shop president Mr. Kamble v. N. Galat to greet to mr. Pankaj Deshmukh . This work Shop concept and importants is brief by Mrs. Agane s. S. Mr. Pankaj Deshmukh is conusel to students about the opportunity of banking sector also he explained in detail benifits of banking careers as he explained banking is a profession that offers a huge variety of opportunities as well as the possibility of rapid career progression all with good pay and benefits. The banking career sector has competitive salaries and excellent benefits in the banking while range of job roles and not just in finance opportunities for all career stages from entry level transitioning veterans and service members and skilled professionals he explain types of banking jobs like accounting commercial banking compliance consumer banking human resources information systems and cyber security marketing and data analytics operations and business management public relations and communications technology and product management trust and investment banking and wealth management Mr Deshmukh also explain about IBPS exams and how to prepare for IBPS exams he given tips and strategy for the exam of IBPS he explain easy methods to prepare and score better work on the basics and correct uses of time

Miss Desai K. P. onus of conclusion of program and earnestly express gratitude of our honorable chief guests.

Balasaheb Desai Foundation's

Shivajiuni/Affi / T-2 / New College / 2013-14 Primary Affi / V.Y.J /
Smt. Vijayadevi Desai Senior College Daulatnagar

Tal-Patan Dist-satara

Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in

In Joint Venture Of Lead College & Smt. Vijayadevi Desai Senior College
Daulatnagar

One Day Workshop On the Subject -

" CAREER OPPORTUNITIES IN BANKING SECTOR "

Student Attendance sheet

Sr.No.	Student Name	Signature
1	Tikudave Ankita Sanjay	
2	salunkhe Anushree vishwanath	salunkhe. AN
3	kadam Yogita ramchandra	
4	Chavan Kavita Prakash	
5	chavan Gayatri Ajit	
6	Dongare Sakshi Harmanant	
7	Bondre Pranita Ramchandrar	
8	Shejwal Nijala Sandip	
9	Shejwal Diksha Sandip	
10	Patil Rutuja Shrinang	
11	Kumbhar Ankita Tanaji	
12	shejwal sakshi subhash	SS. shejwal
13	Shecoale Shejal krushanant	
14	suayawanshi prajakta chandrakant	
15	salunkhe prajakta machindranth	P.m. salunkhe
16	chopdar prachi sanjay	
17	Patil Ashwini Pandurang	
18	Kadam Mayuri Adhik	MAKadam
19	salunkhe Anuradha Bhagwan	

Sr. no.	Student name	Signature
20	KADAM NIKITA ANKUSHI	Kadam
21)	Malusare sakshi Hanmant	Malusare
22)	Tanuja Machhindra Bhakareo.	Bhakareo
23)	Bhakare Asmita Ranganav	Asmita
24)	Jadhav yogita kaushant	Jadhav
25)	mane Priyanka chandrakant	Mane
26)	Patil shrawani chandrakant	Patil
27)	Koli Prajakta Danyeshwar	Koli
28)	Tikudave Renuka Eknath	Tikudave
29)	Tikudave Revati Eknath	Tikudave
30	Patil Sanika Sushie	Patil
31)	Nangare snehal suhil	Nangare
32)	patil poonam palasam	Patil
33.	suryawanshi Akanksha sanjay	Suryawanshi
34	Shinde Sanika Vijay	Shinde
35	Borge shejal vasant	Borge
36)	Lade Dhamraj Sunit	Lade
37)	Chavan Gayatri Ajit	Chavan
38)	Kavita chavan prakash	Chavan
39)	Dange Sanika Jaywant.	Dange
40)	Swati Avinash Tikudave	Swati
41)	Govhane Nikita Shivaji	Govhane
42)	Shinde puellari Balu	Shinde
43)	Pawar Dipali Dilip	Pawar
44)	Kumbhar Ankita Tanaji	Kumbhar
45)	Tikudave vaibhav kisan	Tikudave
46)	Rohan chandrakant Suryawanshi	Rohan
47)	Shinde Raviotra	Shinde
48	Shinde Abhishek Jalidhar.	Shinde



विद्यार्थी विद्यापीठ कोल्हापूर

Feedback Form for Student/Teaching/Non-Teaching

कार्यक्रमाचे नाव

श्रीमती विजयादेवी देसाई कॉलेज दौलत

कार्यक्रमाचे आयोजक/आयोजिका

सद्गुरू शाउगे महाराज कॉलेज कराड

कार्यक्रमाचा (संस्था/विभाग)

B.com

कार्यक्रमाचे तारीख

करियर ऑप्युर्चिनिटी इन बँकींग सेक्टर

कार्यक्रमाचे आयोजक/आयोजिका यांच्याशी संपर्क साधण्यासाठी या चौकळ्यातर्गत घेतलेल्या

कार्यक्रमाबाबत तुमची निविद्वाने

अत्यंत चांगला

चांगला

सामान्यकायदा

असमाधानकारक

ब) या कार्यक्रमातून आपल्याला लाभ झाला काय? होय

नाही

क) या कार्यक्रमाचा आपल्याला सर्वांगीणपैकी कोणत्याप्रकारे लाभ झाला

होय

१. ज्ञानात भर पडली

२. नवीन माहिती मिळाली.

३. कलागुणांना चालना मिळाली

४. संशोधन चुतीस चालना मिळाली

५. व्यापक कोशाव्याप्त शब्द ज्ञान

६. कार्यक्षमता विकास करून घ्यायला

७. इतर फायदे

द) आपल्या मते कोणत्याप्रकारे प्रस्तावित कार्यक्रम आयोजित करावेत?

रोजगार मेळाव्याचे आयोजन करावे

बैंकींग सेक्टर मधील व्यावसायिक संधील सा
कार्यशाखेत मार्गदर्शन करताना
मा.श्री.पंकज देशमुख



2022-2023



***Balasaheb Desai Foundation's
Smt. Vijayadevi desai Senior
College, Daulatnagar***

***Industrial Visit Under MOU
With
Loknete Balasaheb Desai
Sugar Factory Daulatnagar.***



**Loknete Balasaheb Desai Sahakari
Sakhar Karakhana Ltd. Daulatnagar**

Day- Thursday

Date -09/03/2023

Guide – Prof. Shirke R.M. (Head of Department)

On 9th march 2023, Thursday the industrial visit was arranged by Smt. Vijayadevi Desai Senior College, Daulatnagar. Department of Chemistry for the student of B.sc.-III observed the Working of Sugar Factory

The Quality Control Officer in the Sugar Factory Provided the information about process of manufacturing of the sugar and their by products.

Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara



Introducation

Industrial visit is essential in syllabus. For B.com.III Commerce students so we visited Loknete Balashaheb Desai Sugar Factory to acquire knowledge about industrial working.

Information provided in this visit report is valuable for all who want to understand the working of Sugar Industry.

Extraction of sugar cane juice-

The cane is washed and remove mud and dirt then cut small pieces. The chips is send milling train and the chips are crusher, the juice are collected vibrating porous pan. it fileters cane juice and removes bing suspended matter.

The pans below 2nd 3rd 4th mills are not porous but simple containers. The raw juices is sent to boiling house.

Clarification of juice-

Clarification or defication is the process of removing the impurities from the cane juice.

The cane juice collected from mill house contains water (78-86%) ,Sucrose(10-20%) ,Organic matter (0.5-1%).the extracted cane juice is acidic and greenish liquid the ph freshly extracted juice (5.1-5.7) is increased to 7.5-8.5 by adding milk of lime.

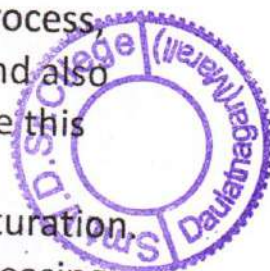
The phosphate level of juice is raised (less than 3.0) by adding phosphoric acid it helps clarification. The lime juice is heated boiling (333K) in juice heater. The hot juice is send settling tanks. Hot limed juice is separated three layers. The clear juice drained out though the pipe.

Crystallization of Sugar –

To crystallize sugar water content of sugar syrup is reduced single effect vacuum pan. In vacuum pan the syrup is heated by steam under vacuum sucrose concentration is raised to super saturation (85% of sucrose at 353 K). The syrup cools down break super saturation



dustry from this report we can understand sugar making process, materials, chemicals used in the process of sugar making and also understand about varies in the sugar forming process. Here this report is very valuable.



The syrup gradually cools down to break super saturation. Super saturation is broken by sudden chilling either by decreasing steam flow or by increasing vacuum or by suddenly mixing large amount of cold syrup. The breakeven point is detected by observing a drop of syrup on glass plate under lamp light. Appearance of shiny, small crystals on the plate indicates the breakeven point.

In India, syrup is initially seeded with external seed grains. About one ton of fine gains are mixed with the syrup in the pan. This is sufficient for 25 to 30 tons of massecuite. This saves time and disposes of low grade sugar.

Centrifugation-

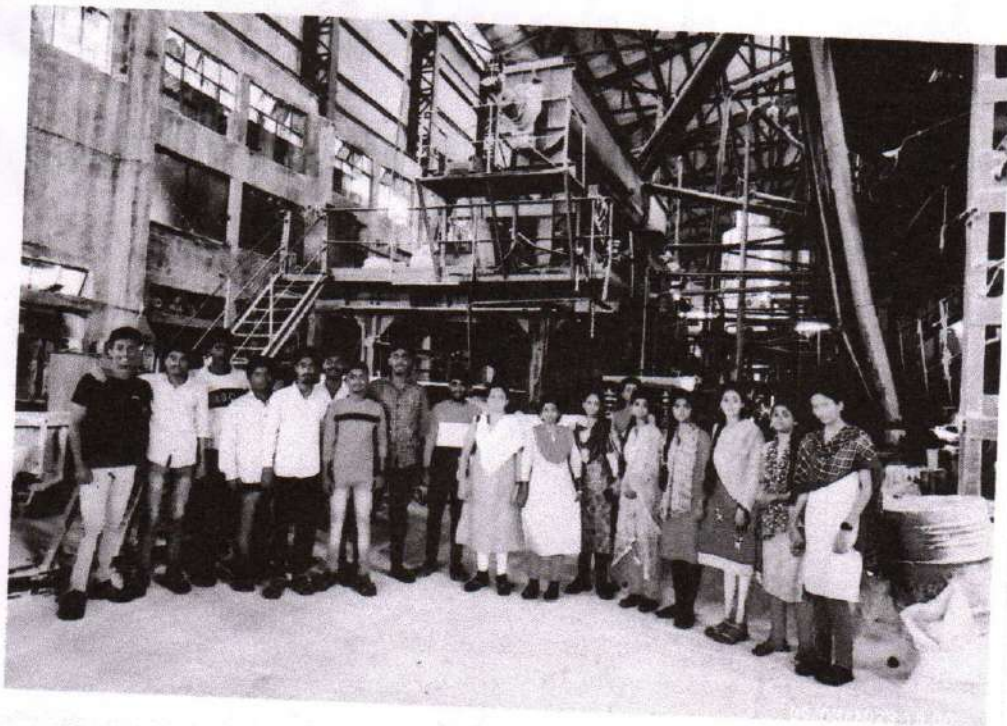
It is separation of sugar crystals from mother liquor. The centrifuge is a cylindrical perforated basket rotated by mounting on vertical shaft. It holds back sugar crystals but allows only liquid to pass through the pores. Keeping hot massecuite in the centrifuge it is spun at the speed of 1800- 2400 rpm.

Centrifugal force draws the massecuite to the wall of basket and force out the syrup through the perforations. Sugar crystals appear greyish brown colored due to coating of molasses film. So, water is sprayed to wash out adhered molasses. The basket is rotated till sugar is fairly dry to collect.

Epilogue



Special thanks to M.D to grantus permission to visit lokanete Balasaheb Desai co-operative sugar factory also special thanks to A.C. Officer who gives us all information about sugar factory also thanks to principal to give us permission to visit factory. information provided in this report is valuable to all hence it is important.



मातासाहेब देसाई फाउंडेशन संचालित
श्रीमती विद्यादायी देसाई कॉलेज दौलतनगर,

ता.पचण जि.कराड

व

सद्गुरुक बाळंगे महाराज कॉलेज कराड

पोस्टा कार्यालय वि.दौलतनगर

बी.फॉर्म. / बी.एस्सी. / बी. ए. या वर्गातील विद्यार्थ्यांसाठी

अर्थात महाविद्यालय वेळाने अंतर्गत कार्यशाळा ,

" पदवी नंतरच्या व्यावसायिक संधी "

प्रमुख पाहुणे- मा.सौ. रोहिणी पाटील

(संचालक , कृषीकल्याण उद्योग समूह सोनवडे)

उपस्थित- प्रा.श्री.व्ही.एन.कांबळे

(प्र.प्राचार्य)

कार्यक्रम पत्रिका

प्रमुख पाहुण्यांचे स्वागत

प्रा. पाटील जे. ए.

प्रास्ताविक-

प्रा.कु.टी.ए.पाटील

प्रमुख पाहुण्यांचे मार्गदर्शन-

मा.सौ. रोहिणी पाटील

अध्यक्षीय मनोत्र

प्रा.श्री.व्ही.एन.कांबळे

आभार

प्रा. सौ. आनाणे एस.एस.

सूत्रसंचालन

प्रा. जाधव एस.आर.



Balasaheb Desai Foundation
Smt Vijayadevi Desai Senior College Daulatnagar
Patan District Satara



Thursday On 16/02/2023, a one-day workshop on the topic- "Career Opportunities After Graduation" was organized by the Department of Commerce in association with Sadguru Gadge Maharaj College, Karad under the Pioneer College initiative. Hon. Mrs. Rohini Patil (Director, Krishikanya Udyog Group, Sonwade) served as a guide. This program was presided over by the principal of our college M.V. Mr. N. Kamble Bhushil. While Prof. Patil. T. A. Mandamani of Department of Commerce introduced the main mentors. He gave brief information about the business opportunities after graduation.

First he gave a brief information about the business he is doing. He does beekeeping business. This business is included in "Khadi and village industry". This business requires relatively less investment, less equipment and less manpower. Also his products are sold outside India. He considers business as a great opportunity after graduation. A big business can be created from a small business with hard work, perseverance, and consistency.



Through this one can add to the economic progress of the country as well as oneself. Young people should do business without looking for a job, but it requires proper selection and hard work. All the students were informed about the opportunities available after graduation. And there are various government schemes for this business. Financial assistance is provided to businesses through this scheme.

Innovation, technology and market knowledge with proper planning can exploit this opportunity for businesses. Increasing competition requires businesses to find new opportunities for continuous growth and success. Madam students were guided in this way.

The said lecture was attended by the students and all the professors. Finally Prof. Agane .S.S. Madam expressed his Vote Of thanks.

H.C. Principal
Smt. Vijayadevi Desai Sr. College
Gaulatnagar, Tal. Patan, Dist. Satara

दिनांक: १६/२/२०२३

बाळासाहेब देसाई फाँडेशन संचलित

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज ,दौलतनगर

अग्रणी महाविद्यालय योजनेअंतर्गत कार्यशाळा

“ पदवी नंतरच्या व्यावसायिक संधी “

विद्यार्थी उपस्थिती



Sr.No	Name of the Students	Class	Sign
1.	Patil Poonam Balakam	B.com.III	Patil
2.	Suryawanshi Akanksha Sanjay	B.com.III	Akanksha
3.	Shejwal Sakshi Subhash	B.com.III	S.S.Shejwal
4.	Patil Rutuja Shrinagar	B.com.I	Patil
5.	Shejawl Nirajata Pradip	B.com.I	Shejawl
6.	Shejwal Diksha Sandip	B.com.I	Shejwal
7.	Nangare Snehal Sahil	B.com.II	Nangare
8.	Prajakta Chandrakant Suryawanshi	B.com.III	Prajakta
9.	Saunthhe Prajakta machindranath	B.com.III	Prajakta
10.	Chavan pratiksha Ashok	B.Sc.III	Chavan
11.	Suryawanshi Pragati Phimbaroo	B.Sc.II	Pragati
12.	Abhijeet Vasant Dige	Fy. BA	Abhijeet
13.	Abhishek Suresh Dige	Fy. BA	Abhishek
14.	Sunil Vishwas Kawar	Fy. BA	S.V.Kawar
15.	Abhishek Jitendra shinde	Fy. B.com.	Abhishek
16.	Dipak Vishnu Jadhav	Fy. B.com.	Dipak
17.	Nakule Pradnya Santosh	FY B.Sc	Nakule
18.	Patil Shrawani Chandrakant	ST. B.com	Patil
19.	Patil Santika Sudhir	ST. B.com	Patil
20.	Saunthhe Anushree Vishwanath	ST. B.com	Anushree

21]	chopdar panchi Sanjay	B.Y B.com	
22)	mane Priyanka chandekar	B.com II	
23)	Tikudave Ankita Sanjay	B.com II	
24)	Koli Prajakti Dnyeshwar	B.com II	
25)	Kadam yogita Ramchandra	B.com II	
26)	salunke anuradha Bhagwanin	B.com II	
27)	am anil patil	B.com II	
28)	Prathamesh Santosh Gisi	B.com II	
29)	Raviraj Dhanaji Suryawanshi	B.com II	
30)	Sanket sunil Nangame	B.com II	
31)	Piyush. Ravindra Kadam	- II -	
32)	Ganesh. Dhanaji Kumbhar	- L - III	
33)	Sangrambhi Sanket Sangram	B.com III	
34)	Mulani Javed Iqbal	-	
35)	Bandee Suraj Anil	- II -	
36)	Arijun Hanomant Shinde.	B.com II	
37)	ShivRaj dadasaheb Shinde	- II -	
38)	Vishal Vasant Jadhav	B.sc II	
39)	-Kharade Sahil Sambhaji	B.com II	
40)	Ghadage Vaibhav Sarjendra	BSC III	
41)	Suryawanshi Hemant pandurang	BSC III	
42)	Sagar Suresh Dige	D.A.I	
43)	Deshmukh Aniket	BA I	
44)	Bhakare Tanaju Machindra		
45)	Bhakare Asmita Rangrao		
46)	Jadhav Yogita Krushant		
47)	Shinde sanika vijay		
48)	Borage Shejal Vasant		
49)	Tikudave Renuka eranath		
50)	Tikudave Ravina eranath		



विद्यया ऽ मृतमश्नुते

Feedback Form for Student/Teaching/Non-Teaching

आचार्य/अध्यापक/अध्यापिका - छाडगे वैभव सजेशिव
पदवी/पदविका - P.D.C. कौलतमगर (मराठी)
विभागाचे (Department) - BSC III

आचार्य/अध्यापक/अध्यापिका यांचे पदवीनंतर व्यावसायिक संधी
यांच्या कार्यक्षमतेबाबत आपण कोणत्याही प्रकारचे सुचनात्मक टिपणपत्रे पाठविल्या
आहेत/नाहीत

Yes No

आचार्य/अध्यापक/अध्यापिका यांच्या कार्यक्षमतेबाबत आपण कोणत्याही प्रकारचे सुचनात्मक टिपणपत्रे पाठविल्या आहेत/नाहीत

आचार्य/अध्यापक/अध्यापिका यांच्या कार्यक्षमतेबाबत आपण कोणत्याही प्रकारचे सुचनात्मक टिपणपत्रे पाठविल्या आहेत/नाहीत

- 1. साहित्य पत्रे वाचणे
- 2. माहिती व जाहिराती देणे
- 3. विद्यार्थ्यांच्या वेळापत्रक
- 4. संशोधन प्रकल्पात सहभाग देणे
- 5. संशोधन प्रकल्पात सहभाग देणे
- 6. विद्यार्थ्यांच्या समस्यांबाबत सल्ला देणे
- 7. इतर कामे

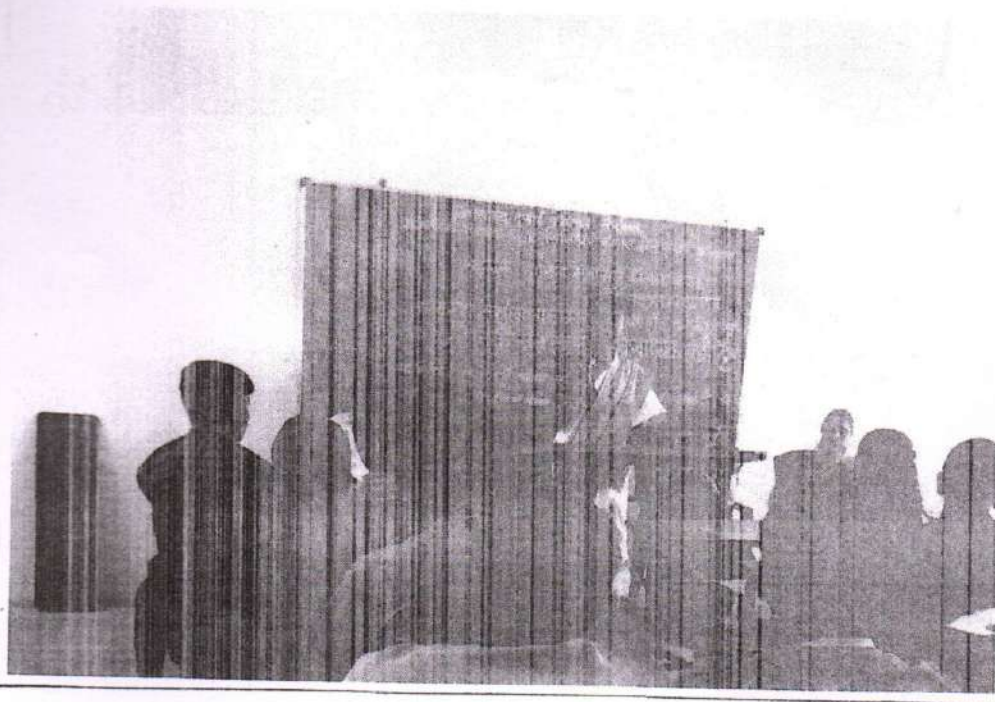
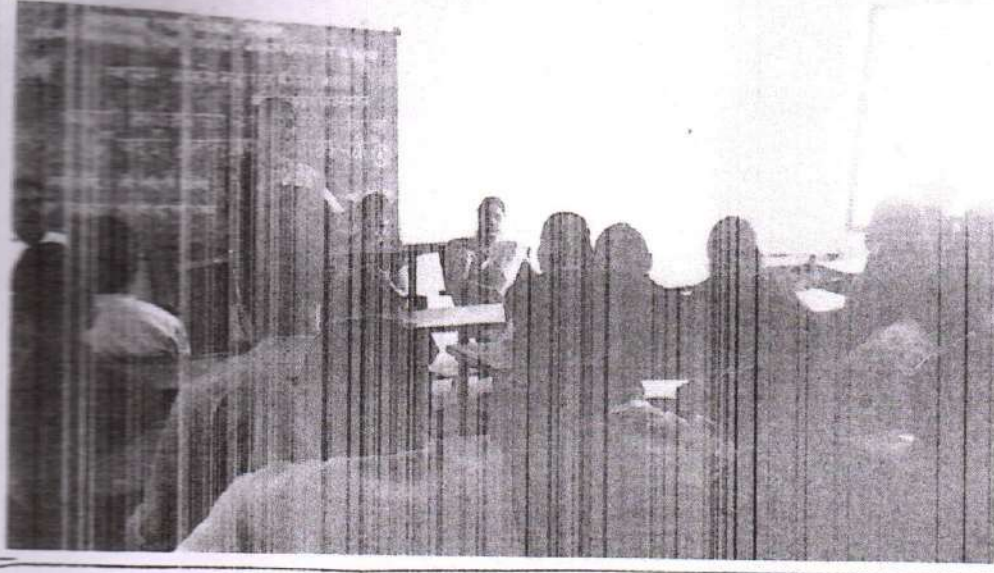
नवीन उमरि गिलानी

आचार्य/अध्यापक/अध्यापिका यांच्या कार्यक्षमतेबाबत आपण कोणत्याही प्रकारचे सुचनात्मक टिपणपत्रे पाठविल्या आहेत/नाहीत

अशा प्रकारची पदवीनंतर गाडिडन्स लेक्चर
ध्यापी असे माझे मत आहे.

'पदवी नंतरच्या व्यावसायिक संधी' - या
कार्यशाळेन मार्गदर्शन करताना रोहिणी

पाटील
मॅडम



Balasaheb Desai Foundation's
Shivajiuni/Affi / T-2 /New College /201314 Primary Affi /V.Y.J /
Smt. Vijayadevi Desai Senior College Daulatnagar
Tal-Patan Dist-satara



Tel -02372-295050

Email- Vddc490.cl@unishivaji.ac.in

Lead College Activity

Year 2021-2022

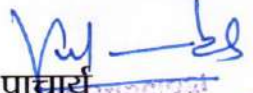
बाळासाहेब देसाई फाँडेशन संचलित
श्रीमती विजयादेवी देसाई सिनिअर कॉलेज दौलतनगर
ता. पाटण जि. सातारा



नोटीस

दि. 28.12.2021

महाविद्यालयातील सर्व विद्यार्थी विद्यार्थ्यांनी व प्राध्यापक प्राध्यापिका व शिक्षकतर कर्मचारी यांना कळवण्यात येते की आपल्या महाविद्यालयात गुरुवार दि. 30. डिसेंबर 2021 रोजी अग्रणीय उपक्रमांतगत एक दिवशीय कार्यशाळा आयोजित करण्यात येणार आहे. तरी सर्वांनी उपस्थित रहावे.


प्राचार्य

Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara

कार्यक्रमपत्रिका

वाळासाहेव देसाई फौंडेशन संचलित ,
श्रीमती विजयादेवी देसाई सिनिअर कॉलेज दौलतनगर व
अग्रणी महाविद्यालय यांच्या संयुक्त विद्यमाने



"E-Filing of Income Tax Return " या विषयावर

एकदिवसीय कार्यशाळा दि . 30 / 12 / 2021

प्रमुख वक्ते : मा . डॉ . अमोल सोनावणे

पदमभूषण डॉ . वसंतदादा पाटील महाविद्यालय

ता . तासगाव जि . सांगली

अध्यक्ष : प्र . प्राचार्य . व्ही . एन . कांबळे

प्रास्ताविक : प्रा . टी . ए . पाटील

सूत्रसंचालन : प्रा . के . एन . शेवाळे

आभारप्रदर्शन : प्रा ए . व्ही . पाटील



Balasaheb Desai Foundation
Smt. Vijayadevi Desai Senior College Daulatnagar

And SGM College Karad

ONE DAY WORKSHOP LEAD COLLEGE ACTIVITY

On Thursday Date 30/12/2021 Commerce Department Organised a workshop PROCESS OF E-FILING ITR OF SALARID PERSON under lead college activity .Chief Guest Prof. Dr. Amol Sonawale(Padambhushan Dr. Vasatdada Patil Mahavidyalya Tal Tasgao Dist- Sangli) as a guide and Hon. Kamble. V.N . incharge principle of college as a chair person . Chief Guest Introduction for commerce department Asst. lecturer Patil. T.A introduced student about Amol sonawale and Requested students to hearing sir guidance silently.

Dr. Amol sonawale started his guidance on process of E-filling ITR of salaried person saying. Filling income tax returns is important every salaried employee, even if you don't have any tax liability towards government. The tax returns act as proof of income, which helps you get access to various financial product like loans. For the assessment year (AY) 2021-2022 or Financial Year (FY) 2020-21, the last date to file your income tax return is 31st December 2021. Therefore, before this date, you need to file your income tax returns or else you have to pay late fees.

Any person employed in a public or private enterprise, drawing monthly remuneration in the form of salary need to file income tax return . before starting to file your income tax returns online, you need to calculate your total income for the financial year 2020-2021. The Form-16 issued by your employer helps to find out the total income you have earned through salary and total taxes deducted from sources. But, if you have other income sources like capital gains, house rental income, then you need to calculate beforehand.

For salaried employees, there are two types of tax return forms, ITR-1 and ITR-2. The ITR-1 is for individuals who have a total income of not more than RS 50 lakh from salary. Those whose income has crossed this threshold and who wish to claim expenses under the head "income from other sources" should consider filling ITR-2.

Documents Required to file Income Tax Return Online :- Form 16 and 16 AS , Interest income certificate from bank , Investment proofs , Rent receipt (for those who live in rented accommodation) , House rental income (for those who have rented out property , Interest certificate on housing loan , proof for other income sources. Steps to file ITR-1 :- If it is your first time filling your income tax return , then register yourself in the income tax portal using your PAN card and AADHAR card. For best result please ensure that your mobile number is

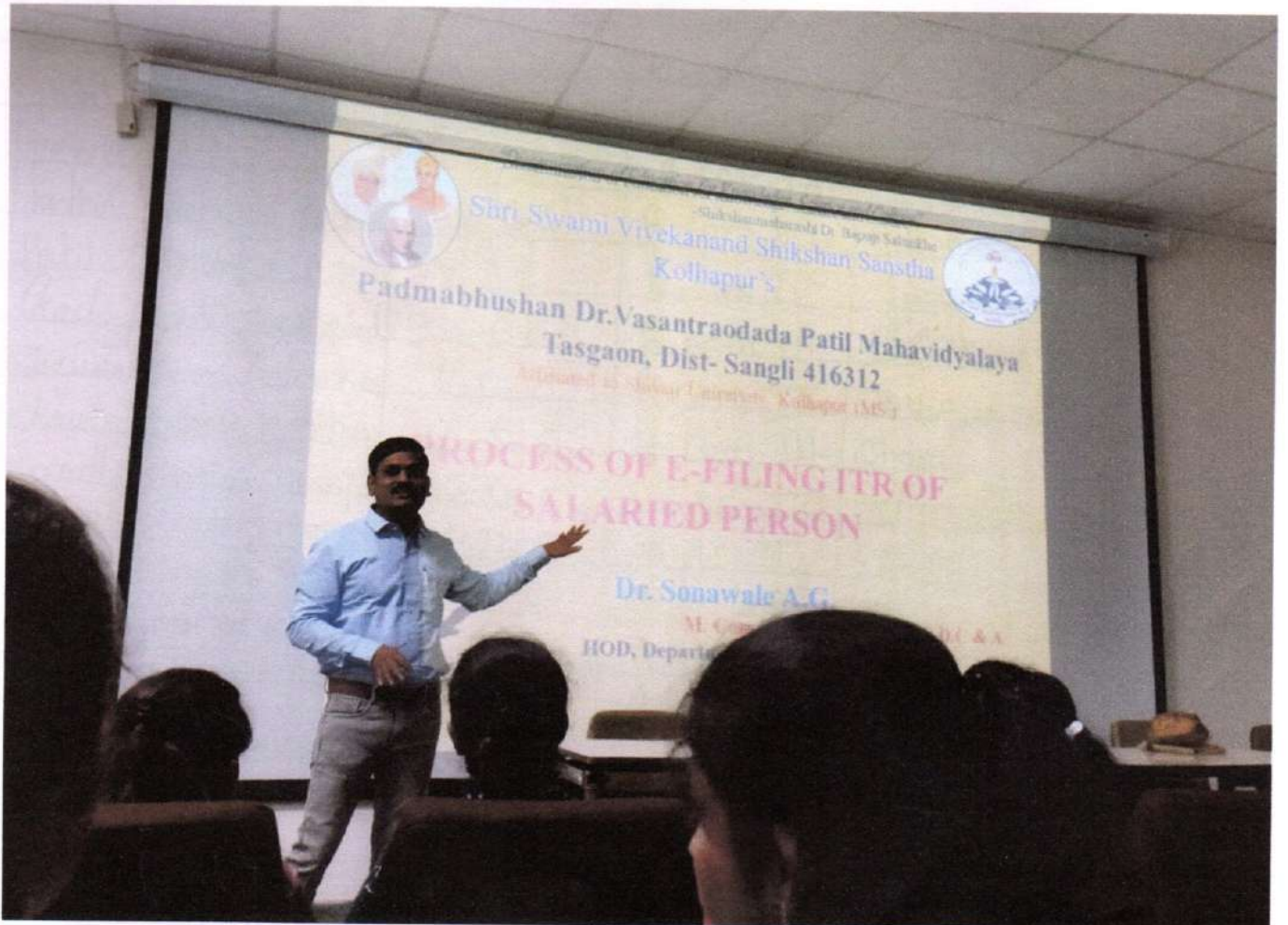
updated against your aadhaar card and that your bank account are linked to your PAN ,Aadhaar and mobile number. Now comes the most important part in the process of filing an income tax return .In the current tab, there are five tabs, which you need to validate .It consists of personal information , gross total income ,total tax deduction , total tax paid and total tax liability. Alternatively you can also send the signed income tax return copy to CPC, Income Tax Department within 120 days of filling the tax return.

After workshop prof. Shewale .K.N. gived vote of thanks to Dr. Amol Sonawale to his valuable guidance also thanks to teacher and students to participate and present lead college workshop.


I/C Principal

Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara





'E - FILLING OF INCOME TAX RETURN' या विषयाअंतर्गत

एकदिवसीय अग्रणी महाविद्यालय कार्यशाळा विद्यार्थी नोंदणी दि. 30/12/2021

STUDENTS ATTENDANCE



अंक	प्राध्यापक व विद्यार्थ्यांचे नाव	महाविद्यालयाचे नाव	वर्ग	विद्यार्थ्यांची स्वाक्षरी
1	Shejal krushant shevale	VOC	B.com II	Shejal
2	shejwal saikshi subhash	V.D.C	B.com II	S.S. shejwal
3	chopdar chauri Adhikrao	V.D.C	B.com II	G.A.C
4	mane Arti valmik	V.D.C	B.com II	A.V. mane
5	Nangare shehal sunil	V.D.C	B.com II	Shehal
6	Patil Ashwini Pandurang	V.D.C	B.com II	Patil
7	Kadam Mayuri Adhik	V.D.C	B.com II	M.A. Kadam
8	Patil Poonam Balaram	V.D.C	B.com II	Patil
9	Suryawanshi Akanksha Sanjay	V.D.C	B.com II	Akanksha
10	Koli Prajakta Dnyeshwar	V.P.C	B.com I	P.Koli
11	Suryawanshi Prajakta Chandrakant	V.D.C	B.com II	P.P.
12	Selankhe Prajakta Mahendra ramkrishna	V.D.C	B.com II	R.M. Selankhe
13	Kamble Nandini Sanjay	V.D.C	B.com II	Nandini
14	patil swati subhash	V.D.C	B.com - II	S.Patil
15	pawar vijaya sampat	V.D.C	B.com II	V.S. Pawar
16	Jadhav pratibha Prakash	V.D.C	B.com III	Pradhav
17	Patil Priyanka Shankar	V.D.C	B.com III	Patil
18	God pratiksha Shaad	V.D.C	B.com III	God
19	Shejwal Jyoti Anandram	V.D.C	B.com III	Jashejwal
20	Chavan Shweta Haribha	V.D.C	B.com III	Chavan
21	Morathe Pranjali Tanaji	V.D.C	B.sc. III	Morathe
22	Dongale Poonam Harimant	V.D.C	B.sc. III	P.Dongale
23	Mohite Noorika Prakash	V.D.C	B.sc. III	Mohite
24	Gosavi Priyanka Rajendra	V.D.C	B.sc III	Gosavi
25	Suryawanshi Sangita Tukaram	V.D.C	B.sc III	Sangita
26	Selankhe Anushree Vishva Nathu	V.D.C	B.com I	AS
27	chopdar prachi sanjay	V.D.C	B.com I	Prachin



29)	Hangam Sanika Dilip	V. D. C	B. Com I	
30)	Mone Priyank Chandrakant	V. D. C.	B. Com. I	
31)	Patil Shradhani Chandrakant	V. D. C	B. Com. I	Patil
32)	Bondre Pranita Ramchandra	V. D. C	B. Com I	Bondre
33)	Patil Sanika Sudhiz	V. D. C	B. Com I	Patil
34)	Kambe Sonali Jagannath	V. D. C	B. Sc III	Kambe
35)	Putli Ankita Prakash	V. D. C	B. Sc III	Putli
36)	Sapkal Anisha Dilip	V. D. C	B. Sc III	Sapkal
37)	Jamdar Rajashri Yashwant	V. D. C	B. Sc III	Jamdar
38)	Padwal Dhansha Ashok	V. D. C	B. Sc III	Padwal
39)	Jadhav Tejasvi Prakash	V. D. C	B. Sc III	Jadhav
40)	Kadam peyanka dilip	V. D. C.	B. Sc III	Kadam

[Signature]
I/C Principal
Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara



शिवाजी विद्यापीठ कोल्हापूर

Feedback Form for Student/Teaching/Non-Teaching

विद्यार्थी महाविद्यालयाचे नांव : गिरी प्रथमेश संतीष
 प्रमुख प्रवर्णी महाविद्यालयाचे नांव : S.G.P.
 विभाग (Faculty) : Commerce
 कार्यक्रमाचे नांव : E-Filing of Income Tax Return

अ) आपल्या महाविद्यालयातर्फे अखणी महाविद्यालय वा योजनेअंतर्गत घेतलेल्या

कार्यक्रमाबाबत तुमची निरीक्षणे

अत्यंत चांगला

चांगला

असमाधानकारक

असमाधानकारक

ब) या कार्यक्रमाबद्दल आपल्याला लाभ झाला काय ? होय

नाही

क) या कार्यक्रमाचा आपल्याला खालीलपैकी कोणत्याप्रकारे लाभ झाला

१ ज्ञानात भर पडली

होय

नाही

२ नवीन माहिती मिळाली

३ कलागुणांना चालना मिळाली

४ अंशोधन प्रतीक्ष चालना मिळाली

५ संपादक कौशल्यात वाढ झाली

६ व्यक्तीमत्त्व विकसनासाठी फायदा झाला

७ इतर फायदे

Income Tax Online फॉर्म कसा भरवा हे

समजले व कोणते कर आकारले जातात हे समजले.

ड) आपल्या मते महाविद्यालयाने भविष्यात कोणते कार्यक्रम आयोजित करावेत ?

वृत्तारोपन कार्यक्रम घ्यावेत, युवा महीत्व.

VC Principal

Smt. Vijayadevi Desai Sr. College
Daulatabad, Tal. Palan, Dist. Kolhapur



शिवाजी विद्यापीठ, कोल्हापूर.

Feedback Form for College only

महाविद्यालयाचे नांव
प्रमुख अग्रणी महाविद्यालयांचे नांव

श्रीमती विजयादेवी देसाई सिनिअर कॉ. दौलत
प्रा. शेवाळे के. एन
- S.J.M. College Karad

अ.) आपल्या महाविद्यालयातर्फे अग्रणी महाविद्यालय या योजनेतर्गत घेतल्या गेलेल्या कार्यक्रमाबाबत विद्यार्थी/शिक्षक/शिक्षकेत्तर कर्मचारी यांचे कडून प्राप्त झालेल्या अहवालातुन तुमची निरीक्षणे कार्यक्रमाचे नांव

कार्यक्रमाचे नांव	अत्यंत चांगला टक्केवारी	चांगला टक्केवारी	समाधानकारक टक्केवारी	असमाधानकारक टक्केवारी
1. E-filing of ITR	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ब.) सदरचे कार्यक्रमाचे आयोजन करताना कोणकोणत्या अडचणी आल्या?
कोणत्याही नाही

क.) अडचणी दूर करणेसाठी कोणत्या उपाययोजना आपण सुचवाल?
.....
.....

प्राचार्य

Smt. Vijayadevi Desai Sr. College
Daulatnagar, Tal. Patan, Dist. Satara

PROGRAM CARD

Balasaheb Desai Foundation's
Smt Vijayadevi Desai Senior College Daulatnagar

Tal-Patan Dist -Satara



In Joint Venture of Lead College & Smt Vijayadevi Desai Senior College Daulatnagar
One Day Workshop on the subject -

' Developing Communication Skills in English '

WEDNESDAY , 30TH Jan 2019

Time -10.30 to 12.00 am

Chief Guest - **Dr.Subhash Shelake**

(I/C Principal , Arts & Commerce College Nagthane)

President - **Shri V.G.Patil**

(Administrative Officer ,Smt V.D.Sr College Daulatnagar.)

In Presence - **Shri V.N.Kamble**

(I/C Principal , Smt V.D.Sr College Daulatnagar)

Registration of students :	9.30 to 10.30 am
Arrival of Dignitaries :	10,30 am
Worshiping Goddess	
Saraswati & Mercury ignition :	10.35 am
Felicitation Ceremony Program-	10.40 am
Pre-face : Prof. A.V.Patil :	10.45am
Guidance of Chief Guest :	11.00 am
Presidential Occult : Shri V.G.Patil :	12.00am
Acknowledgment : V.N.Kamble :	12.10 pm
Snack & Distribution of Certificates :	12.10 to 12.30 pm

Smt. Vijayadevi Desai Senior College Daulatnagar,
Tal- Patan ,Dist-Satara



Lead College Activity Programme

Subject: "Developing Communication Skills in English"

Guide: Dr. Subhash Shelake

(I/C Principal ,Arts and Commerce college Nagthane)

Preface-

Nowadays English has been most important language in means of communication .As it is global language ,it is used in every field like literature , Science, Medicals, business ,films ,computers, official works and learning process for information interchange .It is an international language and also second language of many countries . We organized one day workshop on the subject 'Developing Communication Skills in English 'in joint venture of Lead college And Smt. Vijayadevi Desai Senior College ,Daulatnagar. This Work Shop surely enhance communication Skills, helps to improve language competence and enable you to communicate in English. So this work shop is helpful to all learners.

What is mean by communication :-

Communication is two way process in which sender sends a message to receiver through specific medium then receiver decodes that message and gives reply to sender. This is a unending process.

Scope of communication :-

Communication is necessary to inter change information through specific medium. It is the act of sharing Ideas or feelings. It is used in daily life for all the purposes in religious political, organization, Social- and personal life communication. It is used for communication foreign trade ,International and state affairs. It is used to develop interpersonal relationship. Effective communication stands at heart of every relationship so it is very important part of life.

Types of communication :-

There are three types of communication.

1) Verbal Communication :-

It is widely used in official communication. In schools, colleges, factories. It is widely used for instructions and documents.

7) For getting job:-

It is important for getting good job and better salaries. Multinational business organization and many international corporations ask for people who have a good working knowledge of English even job advertisements in local market are in English. Most of jobs as like air hostess, pilot, travel, guide, media manager etc. needs English. For all these reasons English is important.

Place of English In India:-

English has got significant place in Indian society. It is the language of the elite class. Generally it is used in official communication in the country. It is the language of computer and internet. It is the language of research and advancement. It is therefore, retained as Associate National language.

Now a days it is the medium of education in India also there are several institutions. Where subjects are taught only in English. There is a craze for English in Indian society. In this age of information technology one cannot think of making progress without the knowledge of English. It is used for advertisements in India and necessary for getting good jobs and better salaries. It is accepted as international language in India. English speaking is a sign of status and it adds to the personality of person. so this language acquires better place in India.

Techniques to develop communication skills in English:-

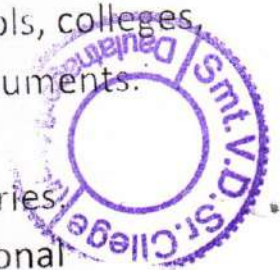
Listening, speaking, reading, writing and communicating are the main ways for any language acquisition. There are various techniques to develop communication skills in English as follows-

1) Listening – Be a good listener.

- Good listener is always a good learner.
- See and listen films, cricket commentary, news in English.

2) Speaking - try to use English in every conversation

- Think and speak positively about your topic.
- Use simple vocabulary for speaking.



- Make eye contact and smile while speaking.

3) Reading - Identifying important words

Understanding the meaning of important words.

- Asking questions about text.
- Linking new learning to previous knowledge.
- Identifying the explicit meaning of the text.
- Forming opinions about the text you have read.

4) Writing :-

- Take notes.
- Write personal Notes.
- Use short sentences.
- Write letters.
- Think about punctuation and grammar while writing.
- Do a lesson at last once a day.

5) Communication:-

- Use computer, internet and electronic devices communication.
- Don't be afraid while communicating in English.
- Be confident.
- Take a part in seminars.
- Think in English.

Barriers in English language communication

- 1) Your attitude towards this language is the main barrier in acquisition of this language.
- 2) Afraidness about making the mistakes.
- 3) Surrounding where you learn or doing jobs.
- 4) Lack of attention and interest.
- 5) Physical disabilities such as hearing problems or speech difficulties.

विद्यार्थ्यांचे नाव:

कॉलेजचे नाव

सठा



1	सुर्यवंशी स्वप्नीली आनंद	V D.C	Swapani
2	सुर्यवंशी आश्विनी नानासा	— " —	Aswini
3	देसाई सायली सनय	— " —	Sayani
4	देसाई सोनाली गणपती	— " —	Sonali
5	संकपाल पुजा कृष्णत	— " —	Sanikpal
6	पाटील भस्मना निवास	— " —	Patil
7	नांगरे ब्रह्मदा परशराम	— " —	Parasharam
8	बेजवळ सोनाली कामराव	— " —	Bhambale
9	माने माधुरी भरविंद	— " —	Mane
10	कुंभार दिपाली प्रकाश	— " —	Kumbhar
11	सुर्यवंशी शिवानी विभास	— " —	Shivani
12	सुर्यवंशी मंदा आनंद	— " —	Manda
13	साकुंडे अंकिता विश्वनाथ	— " —	Sakunde
14	मोलावडे उज्ज्वला रामचंद्र	— " —	Molavde
15	सुतार प्रियंका अधिक	— " —	Sutar
16	तेकुडवे आकंक्षा राजाराम	— " —	Tekudave
17	मोरे शितल माधुरी	— " —	More
18	कदम प्रमिळा विभास	— " —	Kadam
19	कदम निलम शंकर	— " —	Kadam
20	मोरे शीशिर हेमंत - दशमंत	— " —	More
21	माचपुत मल्लेश्वरी भादुराव Malleshwari		M.P. Machpute
22	बेजवळ किर्ती भादुराव	— " —	Bhambale
23	पाटील निना सणुव	— " —	Patil
24	जाधव नयनवीनी तुकाराम	— " —	Jadhav
25	मोरे शारिका अधिक	— " —	More
26	कदम योगेश खांता राम [Arts & Commerce College		Kadam
27	शेलार सायली भरविंद	कोरनातक	Shelar
28	बेजवळ अक्षय विजय	— " —	Bhambale
29	कदम प्रशांत चंद्रकांत	— " —	Kadam
30	कुमार अजय अधिक	— " —	Kumar
31	साकुंडे प्रकाश लागणी	— " —	Sakunde
32	नांगरे विश्वजीत कृष्णत	— " —	Nangre
33	पाटील संपुर्ण विवेक कुमार	— " —	Patil
34	कुमार साहिक रशिद	— " —	Kumar

स.न.	विद्यार्थ्यांचे नांव	वर्ग	सही
1)	Dige Kamishma G.	F.Y. Bsc	Dige
2)	Aolsule Pratiksha K.	-1-	Aolsule
3)	Gusman Simran J.	-1-	Simran
4)	shejaazul pooja S.	-1-	shejaazul
5)	lobhar monali J	-1-	Monali
6)	shidruk Dhamashri A.	-1-	shidruk
7)	patil sharmila B.	F.Y. Bsc	patil
8)	Jadhav Rupali B	-1-	Rupali
9)	Dazade Dipali Tanaji	-1-	Dazade
10)	Tilcedre Dhanshei P.	-1-	Tilcedre
11)	Pawar Komal P.	-1-	Pawar
12)	Pawar pratiksha B.	F.Y. Bsc	Pawar
13)	chavan sonali P.	-11-	sonali
14)	Bondre Aniket A.	-1-	Bondre
15)	Jadhav Akshay D.	-1-	Jadhav
16)	lobhar vijay T.	-1-	lobhar
17)	Desai Aniket Ashok	-1-	Desai
18)	Tanugade kadambai S.	-1-	Tanugade
19)	Patil Shubhangi Hanmant	S.Y Bsc.	Patil
20)	Patil Pooja Balaram	S.Y. Bsc.	Patil
21)	Koli Yogita Anil	S.Y. Bsc	Koli
22)	Shinde Rajashei Sembhaji	-11-	R. Shinde
23)	Surywanshi Asmita S	-11-	Asmita
24)	Patil Mayuri Sampat	-11-	Patil
25)	Gavane Rajashri Dhanaji	-11-	Rajashri
26)	Ghadge Kajal Parashram	-11-	Ghadge
27)	Gosavi Ambutar Baban	-11-	Gosavi
28)	Jadhav Jidnyasa Sanjay	-11-	Jadhav
29)	Jadhav Kajal Tukaram	-11-	K.T. Jadhav
30)	Jadhav Snehal Anil	-11-	S.A. Jadhav
31)	Kadam Dipali Vyankatrao	-11-	Kadam
32)	Jagtap Aniket Anandrao	-11-	Aniket
33)	Jadhav Vishvjeet B.	-11-	Jadhav
34)	Jadhav shehal Anil	-11-	Jadhav
35)	Jadhav kajal Tukaram	-11-	Kajal



Developing Communication Skill



English - या विषयावर
मार्गदर्शक प्रा. डॉ. सुभाष शेळके सर

विद्यार्थ्यांना मार्गदर्शन करताना



Prof. Dr. Subhash Shelake delivered lecture to students

बाळासाहेब देसाई फौंडेशन संचलित

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज, दौलतनगर

ता.पाटण, जि. सातारा



अग्रणी महाविद्यालय उपक्रमांतर्गत एक दिवसीय आभासी कार्यशाळा

"स्पर्धा परीक्षा व मराठी भाषा"

मार्गदर्शक- प्रा.कु.माधवी सुरेंद्र पवार

(सहा.प्राध्यापक, कृष्णा महाविद्यालय रेठरे बु.ता.कराड)

अध्यक्ष- प्रा.श्री.व्ही.एन.कांबळे

(प्र. प्राचार्य)

सोमवार दि. १४/०२/२०२२ रोजी स.११.०० वाजता संपन्न होत आहे.

कार्यक्रम पत्रिका

प्रमुख पाहुण्यांचे स्वागत व दीपप्रज्वलन -

प्रास्ताविक-

प्रा.अमोल पाटील

प्रमुख पाहुण्यांचे मार्गदर्शन-

प्रा.माधवी पवार मॅडम

अध्यक्षीय मनोगत-

प्रा.श्री.व्ही.एन.कांबळे

आभार-

प्रा.श्री.अमोल भिसे

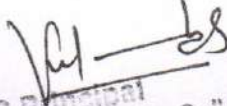
सूत्र संचालन-

प्रा.कु.एस.आर.पवार

सच मराठीतील संत, पंत, तंत व विविध वाड.मय प्रवाहांचे ज्ञान असले पाहिजे. जर भाषिक
व्यवस्थित आत्मसात केली तर मुलाखतीस मराठी भाषेतील विशेष ग्रंथ व ग्रंथकार, साहित्य
ने व त्यांचे अध्यक्ष व पुरस्कार यांची माहिती अद्यावत ठेवली पाहिजे.

विद्यार्थ्यांना स्पर्धा परीक्षेसाठी भावी आयुष्यासाठी शुभेच्छा दिल्या. या कार्यक्रमांचे अध्यक्ष स्थानी
महाविद्यालयाचे प्र.प्राचार्य श्री.कांबळे सर होते. प्रास्ताविक व स्वागत प्रा.अमोल पाटील यांनी केले.
आभार प्रा.अमोल भिसे यांनी मानले तर सूत्र संचालन प्रा.कु.आर.एस.जाधव यांनी केले. या
कार्यक्रमास बहुसंख्येने विद्यार्थी वर्ग उपस्थित होता.




HC Principal
Smt. Vijayadevi Desai Sr. College
Daulatabad, Tal. Patan, Dist. Solera

बाळासाहेब देसाई फौंडेशन संचलित

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज, दौलतनगर

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अग्रणी महाविद्यालय उपक्रमांतर्गत एक दिवसीय आभासी कार्यशाळा



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कार्यक्रमाचा अहवाल

महाविद्यालयातील विद्यार्थ्यांच्यामध्ये स्पर्धा परीक्षेविषयी जागरूकता निर्माण करणे. ग्रामीण भागातील विद्यार्थ्यांना स्पर्धा परीक्षेसाठी प्रोत्साहित करणे यासाठी महाविद्यालयातर्फे स्पर्धा परीक्षा व मराठी भाषा ही कार्यशाळा सोमवार दि. १४/०२/२०२२ रोजी सकाळी ११.०० वाजता आयोजित करण्या आली होती.

स्पर्धा परीक्षेत यशस्वी होण्यासाठी विद्यार्थ्यांनी नियोजन पूर्वक अभ्यासाची आवश्यकता आहे. निश्चित ध्येय, सकारात्मक दृष्टीकोन, वारंवार सराव, सहनशीलता नम्रता या गूणांची आवश्यकता आहे. आज समाजात स्पर्धा परीक्षा हा शब्द माहित नाही असा एकही तरुण भेटणार नाही. आयएएस, आयपीएस व महाराष्ट्र लोकसेवा आयोग, स्टाफ सिलेक्शन व आयबीपीएस या महत्वाच्या परीक्षासाठीची ओळख व्हावी.

स्पर्धा परीक्षेमधील मराठी विषयाला अन्यान्यसाधारण महत्व आहे. पूर्व परीक्षा व मुख्य परीक्षेसाठी मराठी विषय आपणांस निवडता येतो. याविषयाबाबत आपण नेहमी जागरूक असले पाहिजे. मातृभाषा सोपी म्हणून त्याकडे दुर्लक्ष करता कामा नये.

विद्यार्थ्यांनी मराठीमधील व्याकरणिक संकल्पना -शब्दसंग्रह. वाक्यरचना शब्दांच्या जाती, काळ, प्रयोग, समास, अलंकार, वृत्ते, वाक्यसंश्लेषण, वाक्यप्रचार - अर्थ व वाक्यात उपयोग, म्हणी, उता-यावरील प्रश्न या घटकांचा अभ्यास करणे व त्यांचा सराव करणे आवश्यक आहे.

स्पर्धा परीक्षेत यशस्वी होण्यासाठी मराठी भाषेतील शब्दकोशांचा वापर करणे महत्वाचे ठरते.

सूत्रीचा वापर करावा - प्रा.पवार

पाटण (लक्ष्मीपुत्र) -

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज मधील अग्रणी महाविद्यालय उपक्रमांतर्गत एक दिवशीय कार्यशाळा 'स्पर्धा परीक्षा आणि मराठी भाषा' या आभासी कार्यशाळे प्रसंगी त्या बोलत होत्या.



ग्रामीण भागातील विद्यार्थ्यांनी स्पर्धा परीक्षेत यश संपादन करण्यासाठी ध्येयनिश्चिती करणे आवश्यक आहे. विविध समाज माध्यमांचा वापर मनोरंजनाऐवजी ज्ञान संपादनासाठी केला पाहिजे. मातृभाषेमुळे विविध विषयातील संज्ञा, संकल्पनांचे आकलन सुलभ होते. आज ग्रामीण तरुणाईमध्ये कडमीचे आकर्षण असले तरी शाश्वत यशासाठी कृती, सराव व परिणाम या सूत्रीचा वापर केला

विद्यार्थी मातृभाषा सोपी हा गोड गैरसमज बाजूला करून मातृभाषेतील विविध घटकांचे सूक्ष्म अध्ययन करणे गरजेचे आहे, असे प्रतिपादन प्रा.पवार यांनी केला. या कार्यक्रमाचे अध्यक्ष प्रा. व्ही.एन.कांबळे होते तर प्रास्ताविक व स्वागत प्रा.अमोल पाटील यांनी केले. आभार प्रा.अमोल भिसे यांनी मानले तर सूत्र संचालन प्रा.कु.आर.एस. जाधव यांनी केले. या कार्यक्रमास

Online Mode

Vaibhav Kamble



प्रा. माधवी पवार (Host)



Amol Bhise



Anusree Salunkhe



Nikhil



Vishal jadhav



Aishwarya Shewale



Amrut Bhakare



Aniket Potdar



Anisha sapkal



Anjali Adsule





शिवाजी विद्यापीठ कोल्हापूर

Feedback Form for Student/Teaching/Non-Teaching

प्रश्निके वरवी

प्रश्निके वरवी

परिवार (Family)

कार्यकर्त्याचे वरवी

श्रीमती विजयादेवी देसाई कॉलेज वीना
सद्गुरु माउंटेन महाराज कॉलेज कराड
बी.ए.
स्वधा परीक्षा व प्रवाही भाषा
उत्तम प्रकाश गोसावी

अ) आपल्या महाविद्यालयातर्फे शिवाजी महाविद्यालय या वीजनेटवर्कत घेतलेल्या

कार्यक्रमाबाबत तुमची निमिषणे

अत्यंत चांगला

चांगला

अमाधानकारक

अअमाधानकारक

ब) या कार्यक्रमातुळे आपल्याला लाभ झाला काय ? होय

नाही

क) या कार्यक्रमाचा आपल्याला खालीलपैकी कोणत्याप्रकारे लाभ झाला

१ ज्ञानात भर पडली

होय

नाही

२ नवीन माहिती मिळाली

३ कलागुणाना चालना मिळाली

४ अंशोधन पृतीस चालना मिळाली

५ संपादक कौशल्यात जाद झाली

६ व्यक्तीमत्त्व विकासामाठी फायदा झाला

७ इतर फायदे

ड) आपल्या मते महाविद्यालयाने भविष्यात कोणते कार्यक्रम आयोजित करावेत ?

वृक्षारोपण

बाळासाहेब देसाई फौंडेशन संचलित
श्रीमती विजयादेवी देसाई सिनिअर कॉलेज दौलतनगर

व

सदगुरु गाडगे महाराज कॉलेज कराड
यांच्या संयुक्त विद्यमाने
अग्रणी उपक्रमांतर्गत एकदिवसीय कार्यशाळा
विषय:- "कोव्हिड 19 आपत्ती व उपाययोजना"



प्रास्तविक:-

आज आपल्या महाविद्यालयामध्ये "कोव्हिड 19 आपत्ती व उपाययोजना" या विषयावर काकासाहेब चव्हाण महाविद्यालयातील प्रा.डॉ. उषादेवी साळुंखे मार्गदर्शन करणार आहेत. आज संपूर्ण जग या महामारीमुळे जस्त आहे. कित्येक लोक मुत्युमुखी पडले आहेत. तरी या महामारीमुळे येणारी आपत्ती व त्याच्या बचावपासून करावयाच्या उपाययोजना या सदर्भात मँडम आपणास मार्गदर्शन करणार आहेत. तरी मँडमनी मार्गदर्शन करावे अशी मी त्यांना महाविद्यालयाच्या वतीने विनंती करते.

प्रा. डॉ. उषादेवी साळुंखे यांनी विद्यार्थ्यांना मार्गदर्शन करताना सांगितले की डिसेंबर 2019-20 मध्ये कोव्हिड -19 हा संसर्गजन्य रोगाचा प्रसार जगभरातील जवळपास 180 पेक्षा अधिक देशांमध्ये वेगाने पसरला आहे. म्हणून जागतिक आरोग्य संघटना (WHO) ने या व्हायरसला महामारी म्हणून घोषित केले. साळुंखे मँडमनी आपत्तीची व्याख्या व प्रकार सांगितले. अचानक पणे उद्भवलेली अशी परिस्थिती की ज्याच्यामुळे मानवी व संपत्तीची हानी होते. त्याला आपत्ती असे म्हणतात. प्रामुख्याने आपत्तीचे दोन प्रकार पडतात ते म्हणजे 1) नैसर्गिक आपत्ती 2) मानवी आपत्ती "नैसर्गिक आपत्ती म्हणजे मानवावर अचानक ओढवलेली संकटे होय" व मानव निर्मित आपत्ती म्हणजे पर्यावरणातील साधन संपत्तीचा आपल्या विकासासाठी उपयोग करताना देखील पर्यावरणाला हानी पोहचते. त्यातूनच अचानक व मानवाच्या नकळत काही आपत्ती ओढतात त्यास मानवनिर्मित आपत्ती असे म्हणतात.

आपत्ती व्यवस्थापन कार्यवाहीची पुढील तीन टप्पे सांगितले आहेत. आपत्ती पूर्व कार्यवाही आपत्ती दरम्यान कार्यवाही आपत्ती नंतर कार्यवाही हे आहेत. त्यादृष्टीने आपत्तीचे व्यवस्थापन करणे गरजेचे आहे. ज्या व्यक्तीची प्रतिकारशक्ती कमी असते. अशा लोकांवर अशा विषाणूचा प्रभाव पडतो. विषाणू हे नाकावाटे किंवा तोडांवाटे जातात. त्यामुळे मास्क सॅनिटाईजर वापरणे गरजेचे आहे

कोरोनाची लक्षणे पुढील प्रमाणे सांगितली. कोव्हिड 19 प्रामुख्याने हा आजार कोरोनाबाधित व्यक्तीच्या संपर्कातून किंवा त्यांच्या खोकण्यातून शिकण्यातून निर्माण होणाऱ्या थेंबांपासून तो इतरांमध्ये पसरतो. तसेच

कोव्हीडची लक्षणे सविस्तर पणे मँडमनी सांगितली. ही लक्षणे प्राथमिक संसर्गजन्य परिस्थिती कडे वाटचाल तसेच अतिशय गर्भीर स्वरूप अशा पद्धतीची असतात.

ताप, कोरडा ,खोकला, डोकेदुखी,ई कोरोनाची प्राथमिक लक्षणे आहेत. श्वास घेण्यास त्रास होतो तेव्हा हा आजार गर्भीर स्वरूप तयार करतो. पण ही लक्षणे दिसायला साधी असली तरी जीवघेणी ठरू शकतात. हा व्हायरह शरीरामध्ये गर्भीर प्रमाणात परिणाम करतो. त्यामुळे व्यक्तीच्या जीवाला धोका निर्माण होतो. मँडमनी कोरोनापासून बचाव करण्यासाठी पुढील उपाययोजना सांगितल्या आहेत त्या पुढीलप्रमाणे

1. नियमित मास्कचा वापर करणे.
2. नियमित हाताना सँनिटायझर किंवा साबणाने स्वच्छ धुणे.
3. खोकताना किंवा शिकताना नेहमी हातरुमालचा वापर .
4. लहान मुले, जेष्ठ नागरिक व इतर आजारांनी बाधित असणाऱ्या व्यक्तींना हा संसर्ग त्वरित होत असल्याने या लोकांनी सार्वजनिक ठिकाणी जाऊ नये.
5. ज्या व्यक्तीस कोरोनाची बाधा झाली आहे अशा व्यक्तींनी 14 दिवस विलगीकरण कक्षात रहावे.

या कार्यक्रमाचे प्रास्ताविक कु. पाटील. टी. ए. यांनी केले तर आभार प्रा. काबंळे. व्ही. एन्. यांनी केले.




Principal
Smt. Vijayadevi Desai Sr. College
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TAL PATAN DIST SATARA

LEAD COLLEGE PROGRAMME ATTENDENCE



SR	NAME OF STUDENT	CLASS	SIGN
✓ 1	Good Preeti Kisha Shreed	B.Com II	Preeti
✓ 2	Shejwal Jyoti Achmalem	B.Com II	Shejwal
✓ 3	Patil Piyanka Shanker	B.Com II	Patil
✓ 4	Pawar Pooja Sampat	B.Com II	P.S. Pawar
✓ 5	Patil Pooja		
✓ 6	Chopdar Gauri Adikran	B.Com I	G.A.C
7	Suryawanshi Prajata Chand	B.Com I	PRJ
8	Shejwal Sakshi Subhash	B.Com I	S.S. Shejwal
9	Salunkhe Pratiksha Mahesh	B.Com I	P.M. Salunkhe
10	Parnae Sanika Hanmant	B.Com I	Parnae
11	Sonawle Namrata Vijay	B.Com I	Namrata
12	Shewale Shejal Krishant	B.Com I	Shejal
13	Pawar Shital Sanjay	B.Com I	Pawar
14	Pawar Vijaya Sampat	B.Com I	V.S. Pawar
15	Patil Swati Subhash	B.Com I	Patil
16	Kadam Akanksha Prakash	B.Com I	A.P. Kadam
17	Juryawanshi Akanksha Jajay	B.Com I	Akanksha
18	Patil Ashwini Pandurang	B.Com I	A.P. Patil
19	Nangare Snehal Sunil	B.Com I	SN Nangare
20	Kombhar Nandini Sanjay	B.Com I	Nandini
21	Jadhav Tejaswini Tukaram	B.Com III	Tejaswini
22	More Sarika Adhik	B.Com III	Sarika
23	Chavan Varsh Prakash	B.Com III	Chavan
25	More Rohini Hanmant	B.Com III	More
26	Shivani Vilas Suryawanshi	B.Com III	Shivani
27	Ankita Vishvanath Salunkhe		Salunkhe
28	Javed Ekbal Mulani		Javed
29	Sankeet Suryawanshi	B.Com I	Sankeet
30	Patil Surendra Bajirao	B.Com I	Patil
31	Shinde Amkar Yashwan	B.Com I	Shinde
32	Shewale Subham Jagannath	B.Com I	Shewale
33	Kadam Kishor Jagannath	B.Com III	Kadam
34	Badal Vishwas. Dattatray	B.Com III	Badal
35	Yadav Aniket Pandurang	B.Com I	A.P. Yadav
36	Yadav Akash Ramesh	B.Com I	Yadav



	Chavan Shevata Harib	BCom-II	Ghavan..
37	Jadhav Prathiba Patesh	BCom-II	JadhavPP
38	Pachpute Sankita Ram	BCom-II	Pachpute
39	Kadam Nikhil Jagannath	BCom-II	KadamNI
40	Chopade Yogesh Dilip	BCom-II	ChopadeDilip
41	Yadav Akash Ramesh	BCom-II	Y.A.R
42	Pawar Yogesh Prakash	BCom-II	PawarYP
43	Yadav Ajay Anand	BCom-II	AYadav
44	Deshmukh Omkar Satish	BCom-II	DeshmukhOS
45	Salunkhe Prakash T	BCom-II	PSalunkhe
46	Ghavan Sachin Dilip	BCom-II	GhavanSD
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शिवाजी विद्यापीठ, कोल्हापूर.

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महाविद्यालयाचे नांव

- V. D. C, Daulatabad

प्रमुख अग्रणी महाविद्यालयाचे नांव

- S. J. M. College Karad

अ.) आपल्या महाविद्यालयातर्फे अग्रणी महाविद्यालय या योजनेतर्गत घेतल्या गेलेल्या कार्यक्रमाबाबत विद्यार्थी/शिक्षक/शिक्षकेत्तर कर्मचारी यांचे काडून प्राप्त झालेल्या अहवालातून तुमची निरिक्षणे

कार्यक्रमाचे नांव

अत्यंत चांगला

चांगला

समाधानकारक

असमाधानकारक

टक्केवारी

टक्केवारी

टक्केवारी

टक्केवारी

1. कोरोना काळातील आपली ~~कार्यक्रमा~~ उपस्थिती

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ब.) सदरचे कार्यक्रमाचे आयोजन करताना कोणकोणत्या अडचणी आल्या?

या कार्यक्रमाचे आयोजन करताना इंटरनेट कनेक्टिव्हिटीची अडचण निर्माण झाली

क.) अडचणी दूर करणेसाठी कोणत्या उपाययोजना आपण सुचवाल?

कार्यक्रम सुरू करण्यापूर्वी इंटरनेट कनेक्टिव्हिटी तपासावी

प्राचार्य

Smt. Vijaya Desai Sr. College Daulatabad, Patan, Dist. Satara

श्रीमती विजयादेवी देसाई महाविद्यालयामध्ये कोरोना काळातील आपत्ती व्यवस्थापन ऑनलाईन कार्यशाळा संप

कराड (हिंदू समाज प्रतिनिधी मयूर जाधव यांजकडून):- दौलतनगर बाळासाहेब देसाई फाँडेशन संचालित श्रीमती विजयादेवी देसाई महाविद्यालय व सदगुरू गाडगे महाराज कॉलेज, कराड यांचे संयुक्त विद्यमाने अग्रणी महाविद्यालय उपक्रमांतर्गत कोरोना काळातील आपत्ती व्यवस्थापन या विषयावर ऑनलाईन कार्यशाळा संपन्न झाली. या कार्यशाळेच्या प्रमुख

मार्गदर्शिका प्रा. डॉ. उषादेवी साळुंखे या होत्या. या कार्यशाळेत विद्यार्थ्यांना आपत्ती व्यवस्थापनाचे स्वरूप व संकल्पना स्पष्ट करून कोरोनाच्या पार्श्वभूमीवर विद्यार्थ्यांनी व नागरिकांनी घ्यावयाची काळजी याची माहिती सांगितली तसेच जागतिक आरोग्य संघटना व शासनाने केलेल्या प्रतिबंधात्मक उपाय योजनांचा आढावा घेण्यात आला.



विद्यार्थ्यांनी कोव्हीड विषाणुचा प्रादुर्भाव रोखण्यासाठी जागरूकता व सतर्कता पाळावी, असे आवाहन डॉ. साळुंखे यांनी केले. यावेळी कार्यशाळेच्या अध्यक्षस्थानी प्रा. व्ही. एन कांबळे होते या कार्यक्रमाचे

प्रास्ताविक प्रा. कुटी.ए. पायांनी केले तर कार्यक्रमाचे आभार प्रा. एस. जे माथणे मानले तर कार्यक्रमाचे सुत्रसंचालन प्रा. कुटी. देसाई यांनी केले. विद्यार्थी बहुसंख्येने सहभागी होते.





BALASAHEB DESAI FOUNDATION'S
SHRIMATI VIJAYADEVI DESAI SENIOR COLLEGE
DAULATNAGAR AND LEAD COLLEGE SADGURU
GADAGE MAHARAJ COLLEGE KARAD

Day: Tuesday, Date : 16-03-2021

Jointly Organised One Day Workshop On

“Career Opportunities After B.Sc.”

Chief Guest: Prof. A.S.Salunkhe

(HOD Chemistry Department S.G.M. College Karad)

President: Prof. Kamble V. N.

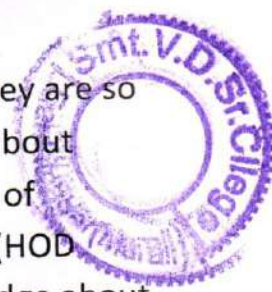
(I/C Principal Smt. V.D.C. Daulatnagar)

Conducted By: Department Of Chemistry

Year: 2020-2021

PREFACE

Choosing of career is the most important part of student life. But they are so confused for choosing their career as well as they don't have knowledge about career opportunities and various fields after B.Sc., that's why department of chemistry of V.D.C. organized guest lecture of Prof. A.S.Salunkhe madam (HOD chemistry department S.G.M. college Karad).To improve students knowledge about various fields and career opportunities after B.Sc.(chemistry).Which is helpful them for choosing their career after B.Sc..



CONTENT

Salunkhe madam discussed about various career opportunities in chemistry like biotechnology, research and development, forensic science, education, food industry, pharmacy, sugar technology, pathology, analysis, civil services etc. Also she gave information about business opportunities in chemistry like soap and detergent manufacturing, cloths, food, cosmetic, paper and plastic, cement and concrete manufacturing which is important in everyday life.

At last president I/C principal prof. V. N .Kamble gave concluding speech on vote of thanks to prof. A.S. Salunkhe madam for such valuable information about "Career opportunities after B.Sc." and programme ends.

EPILOGUE

Special thanks to prof. A.S. Salunkhe madam for their valuable guidance on topic "Career opportunities after B.Sc.".And also thanks to prof. V. N . Kamble sir and all students. Students given their perfect attention to lecture will surely get perfect knowledge about all fields of career after B.Sc. which helps them in choosing their career after B.Sc.

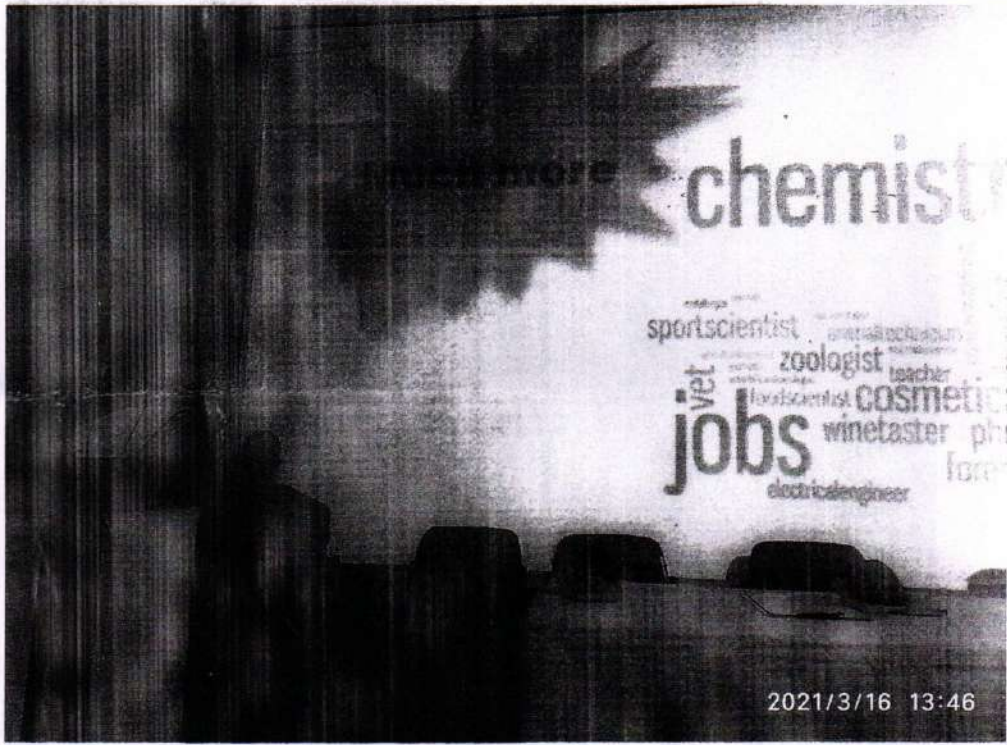

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TAL PATAN DIST SATARA
LEAD COLLEGE PROGRAMME ATTENDENCE



SR.	NAME OF STUDENT	CLASS	SIGN
1	Panaskar Shubham	BSC-3	Panaskar
2	Patil Shrawita	BSC-3	Patil
3	Gosavi Pranjana P.	B.Sc-II	Gosavi
4	Suryawanshi Sangita	B.Sc-II	Sangita
5	Dige Karishma G.	B.Sc-III	Dige
6	Gurav Simran J.	BSC-III	Gurav
7	Dazade Dipali Tejaji	B.Sc-III	Dazade
8	Adsule Pratibha Kishor	B.Sc-III	Adsule
9	Pawar Pratibha B.	B.Sc-III	Pawar
10	Shrikant Dharmashri A.	BSC-III	Shrikant
11	Kumbhar Kajal Shriaji	B.Sc-III	Kumbhar
12	Tamgade Kadambini S.	B.Sc-III	Tamgade
13	Bondre Aniket Anil	B.Sc-III	Bondre
14	Panaskar Aniket H.	B.Sc-III	Panaskar
15	Dange Abhaj Anur	B.Sc-III	Dange
16	Desai Aniket Ashok	BSC-III	Desai
17	Patil Sagat Mansing	B.Sc-III	Patil
18	Shinde Ganesh Ashok	B.Sc-III	Shinde
19	Patil Saurabh Shazad	BSC-III	Patil
20	Kumbhar Anil Bapurao	B.Sc-II	Kumbhar
21	Shrawar Ratal Ratan	B.Sc-II	Shrawar
22	Patil Rushikesh S.	B.Sc-II	Patil
23	Kadam Pranjana Dilip	BSC-II	Kadam
25	Bondre Namita K.	BSC-II	Bondre
26	Adsule Anjali D.	BSC-II	Adsule
27	Molawade Chandani P.	BSC-II	Molawade
28	Kamble Sonali J.	BSC-II	Kamble
29	Dinde Pooja R.	BSC-II	Dinde
30	Shirke Tanuja P.	BSC-II	Shirke
31	Jadhav Tejasvi P.	BSC-II	Jadhav
32	Chorage Aniket P.	BSC-III	Chorage
33	Jadhav Akshay D.	BSC-III	Jadhav
34	Kate Pranav Tevraj	BSC-II	Kate
35	Borugade Ruturaj Vilas	B.Sc-II	Borugade
36	Shetye Vaibhav S.	B.Sc-II	Shetye
37	Patil Abhijit Bajrang	B.Sc-II	Patil
38	Dongare Akash Mahadev	B.Sc-II	Dongare

39	Jadhav Umesh H.	B.sc-II	Yadav
40	Patil Pramil Tangji	B.sc-II	Patil
41	Salunkhe Sankar N.	B.sc-II	Salunkhe
42	More Suresh Suresh	B.sc-II	More
43	Govhane Samadhans	B.sc-III	Govhane
44	Chavan Avinash H.	B.sc-II	Achavan
45	Kachare Aditya Suresh	B.sc-II	Akachare
46	Gurav Kailas Pandurang	B.sc-II	Gurav
47	Varpe Yogesh Sunil	B.sc-II	Varpe
48	Kadam Vilas Hanuman	B.sc-II	Kadam
49	Choudhari Akash D	B.sc-II	Achoudhari
50	Choudhari Akash D.		Shirke
51	Shirke Harshal D.	B.sc-II	Shirke
52	Patil Mitesh Adhikrao	B.sc-III	Patil
53	Pawar Rahul Dinkar	B.sc-III	Pawar
54	Magar Rushikesh S.	B.sc-III	Rmagar
55	Magar Rohan Shivaji	B.sc-III	Rmagar
56	Panaskar Suresh Sanjay	B.sc-III	Panaskar
57	Lohar Mayuri Manohar	B.sc-III	Lohar
58	Patil Ganesh Prakash	B.sc-III	Patil
59	Pawar Atish Manohar	B.sc-III	Pawar
60	Kadam Satish Ankush	B.sc-III	Kadam
61	Shidrak Dhan		
62	More Roshan Manohar	B.sc-III	More
63	Mohite Tulsi Das M.	B.sc-III	Mohite
64	Suryawanshi Ajay	B.sc-III	Suryawanshi
65	Shinde Rajashri S.	B.sc-III	Rshinde
66	Shinde Ajay Vilas	B.sc-III	Shinde
67	Tikudare Dhanashree	B.sc-III	Tikudare
68	Shinde Swapnil Shambhaji	B.sc-III	Shinde
69	Kumbhar Rohit Shivaji	B.sc-III	Kumbhar
70	Jadhav Amruta Ashok	B.sc-III	AJadhav



प्रा.सौ. ए. एस. साकुळे अग्रणी महाविद्यालयार्थी
विद्यार्थ्यांना मार्गदर्शन करताना



प्रा. सौ. ए. एस. साकुंभे बी. एस. सी. नंतरच्या
व्यावसायिक संधी या विषयी मार्गदर्शन करताना



शिवाजी विद्यापीठ, कोल्हापूर.

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महाविद्यालयाचे नाव

प्रमुख अग्रणी महाविद्यालयाचे नाव

- Smt. V. D. G. Daulatnagar
- S.G.M. College Karad.

अ.) आपल्या महाविद्यालयातर्फे अग्रणी महाविद्यालय या योजनेंतर्गत घेतल्या गेलेल्या कार्यक्रमाबाबत विद्यार्थी/शिक्षक/शिक्षकेतर कर्मचारी यांचे कडून प्राप्त झालेल्या अहवालातून तुमची निरिक्षणे

कार्यक्रमाचे नाव

अत्यंत चांगला

टक्केवारी

चांगला

टक्केवारी

समाधानकारक

टक्केवारी

असम

टक्केवारी

1. Career opportunities

2. After B.Sc.

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ब.) सदरचे कार्यक्रमाचे आयोजन करताना कोणकोणत्या अडचणी आल्या?

कोणतीही अडचण झाली नाही

क.) अडचणी दूर करणेसाठी कोणत्या उपाययोजना आपण सुचवाल?

प्राचार्य

V/C Principal शिक्षक

Smt. Vijayadevi Desai Sr. Collg
Daulatnagar, Tal. Patan, Dist. Sati

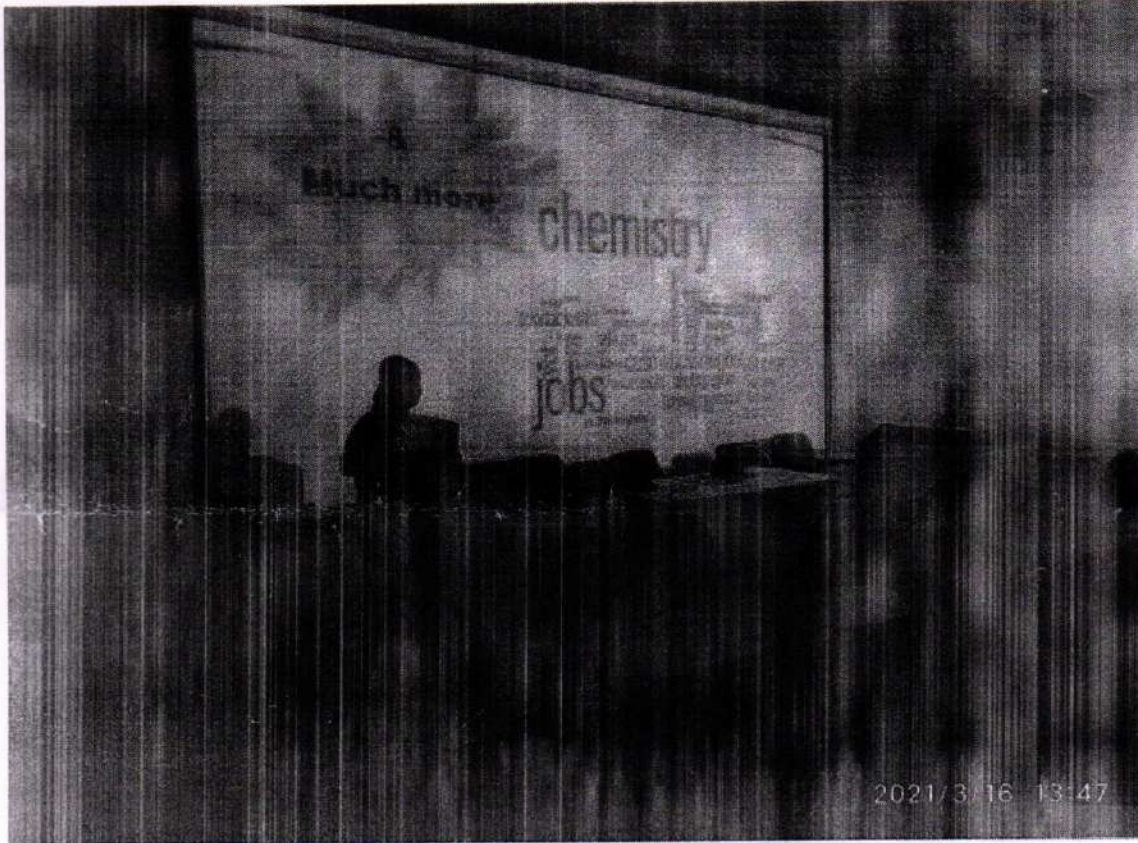
महाविद्यालयीन विद्यार्थ्यांनी ध्येयनिष्ठ असावे ; प्रा. सौ. साळुंखे



March 19, 2021



महाविद्यालयीन विद्यार्थ्यांनी ध्येयनिष्ठ असावे ; प्रा. सौ. साळुंखे



पंचनामा न्यूज मुख्य संपादक :-

विकास कदम

श्रीमती विजयादेवी देसाई सिनियर कॉलेज दौलतनगर या
महाविद्यालयामध्ये रसायनशास्त्र विभाग व सदगुरू गाडगे महाराज
कॉलेज कराड यांचे संयुक्त विद्यमाने अग्रणी महाविद्यालय उपक्रमांतर्गत
'बी. एससी नंतर व्यावसायिक संधी' या विषयाच्या कार्यशाळेच्या प्रसंगी
त्या बोलत होत्या.

बाळासाहेब देसाई फाउंडेशन संचालित,

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज, दौलतनगर



राज्यशास्त्र विभाग व अग्रणी महाविद्यालय

सांचे संयुक्त विद्यमाने

“भारतीय राज्यघटना व समाजव्यवस्था”

गुरुवार दि ०९/०३/२०२३ रोजी सकाळी ११:०० वा कार्यक्रम आयोजित करण्यात आला आहे.

कार्यक्रम पत्रिका

स्वागत व प्रास्ताविक : प्रा जाधव एस आर

प्रमुख पाहुणे : प्रा. अजित पवार

अध्यक्षीय मनोगत : प्राचार्य व्ही एन कांबळे

आभार : प्रा. यादव एस. एस.

सूत्रसंचालन : प्रा यादव पी. आर.

भारतीय राज्यघटना व समाजव्यवस्था अहवाल

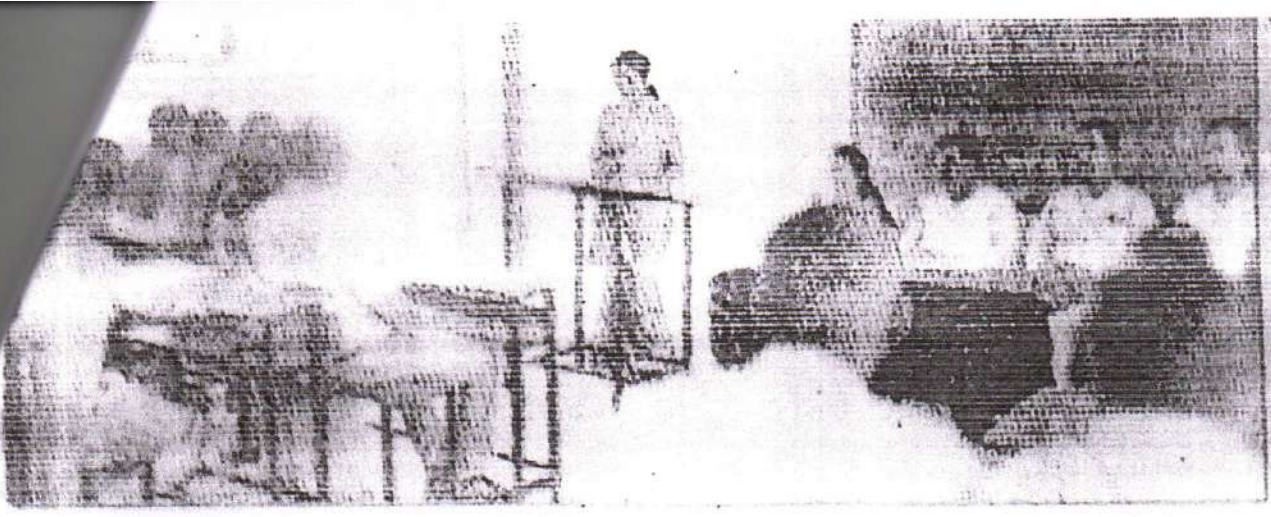
श्रीमती विजयादेवी देसाई सिनीअर महाविद्यालयाचे राज्यशास्त्र विभाग आयोजित
गुरुवार दि ०९/०३/२०२३ रोजी भारतीय राज्यघटना व समाज व्यवस्था या
विषयावरील कार्यशाळेचे आयोजन करण्यात आले : --



१) भारतीय राज्यघटना व समाज व्यवस्था व्याख्यान :

महाविद्यालयात सहा.प्रा.अजित पवार (काकासाहेब चव्हाण तळमावले) यांचे
महाविद्यालयातील प्राध्यापक प्राध्यापिका व विद्यार्थी यांचेसाठी भारतीय
राज्यघटना व समाज व्यवस्था याविषयावर व्याख्यान आयोजित केले होते.
त्यांनी आपल्या व्याख्यानात विद्यार्थ्यांना स्वातंत्र्य पूर्वीची स्थिती व राज्यघटना
अस्तित्वात आल्यानंतर समाजात होणारे बदल सांगितले. त्याचबरोबर
राज्यघटनेने आपल्याला माणूस म्हणून दिलेला जगण्याचा अधिकार सांगितला.

या कार्यक्रमाची सुरुवात सरस्वतीच्या पूजनाने झाली कार्यक्रमचे प्रास्ताविक प्रा.
चि. जाधव एस. आर. यांनी केले. महाविद्यालयाचे प्राचार्य यांनी अध्यक्ष म्हणून
आपले अध्यक्षीय मनोगत व्यक्त केले. कार्यक्रमाचे आभार प्रा. यादव एस. एस.
यांनी मानले तर सूत्रसंचालन प्रा. सौ. गव्हाणे जे. एस. यांनी केले



दौलतनगर : कार्यशाळेस उपस्थित प्रा. अजित पवार यांच्यासह इतर प्राध्यापक व विद्यार्थी.

विजयादेवी देसाई

महाविद्यालयात कार्यशाळा



नवारस्ता : दौलतनगर (ता. पाटण) येथील श्रीमती विजयादेवी देसाई महाविद्यालयाच्या राज्यशास्त्र विभाग व अग्रणी महाविद्यालय यांच्या संयुक्त विद्यमाने महाविद्यालयातील विद्यार्थ्यांसाठी 'भारतीय राज्यघटना व समाज व्यवस्था' विषयावर कार्यशाळेचे आयोजन करण्यात आले. तळमावले येथील काकासाहेब चव्हाण कॉलेजचे राज्यशास्त्र विभागाचे सहाय्यक प्राध्यापक अजित पवार यांची प्रमुख उपस्थिती होती. प्राचार्य व्ही. एन. कांबळे यांनी मनोगत व्यक्त केले. प्रास्ताविक प्रा. एस. आर. जाधव, सूत्रसंचालन प्रा. जे. आर. गव्हाणे, जाधव यांनी, तर आभार प्रा. एस. एस. यादव यांनी मानले. यावेळी प्रा. शिर्के, प्रा. यादव, प्रा. बेलवानकर,

बाळासाहेब देसाई फौंडेशन संचालित

श्रीमती विजयादेवी देसाई सिनीअर कॉलेज दौलतनगर



भारतीय राज्यघटना व समाजव्यवस्था

या विषयांतर्गत एक दिवसीय अग्रणी महाविद्यालय कार्यशाळा विद्यार्थी नोंदणी दि०१/०३/२०२३

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३)	भिसे सत्यजित सुभाष	-	Bhise
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विद्यार्थी विभागाध्यक्ष कोल्हापूर

Feedback Form for Student/Teaching/Non-Teaching

विद्यार्थी विभागाध्यक्ष कोल्हापूर

विद्यार्थी विभागाध्यक्ष कोल्हापूर

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श्रीमती विजयोव्दी देसाई विनिर्वाह केंद्र, कोल्हापूर

सांगली महाविद्यालय वरुड

माउसे मयूर धरिम (F.Y.B.A)

भारतीय राज्यसंघ व समाजसेवा

अ) आपल्या महाविद्यालयार्थी विद्यार्थी विभागाध्यक्ष या सोबतच्या घेतलेल्या

कार्यक्रमाबाबत तुमची विचारणे

अत्यंत चांगला

चांगला

अमाधानकारक

अनमाधानकारक



ब) या कार्यक्रमाद्वारे आपल्याला लाभ झाला काय? होय



नाही

क) - या कार्यक्रमाचा आपल्याला बघलीलेकी कोणत्याप्रकारे लाभ झाला

१. ज्ञानात भर पडली

२. नवीन माहिती मिळाली

३. कलागुणांना चालना मिळाली

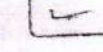
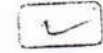
४. संशोधन छुतीना चालना मिळाली

५. संवाद योजनेच्यात जाण झाली

६. व्यक्तीमत्त्व विकासबाबती फायदा झाला

७. इतर फायदे

होय



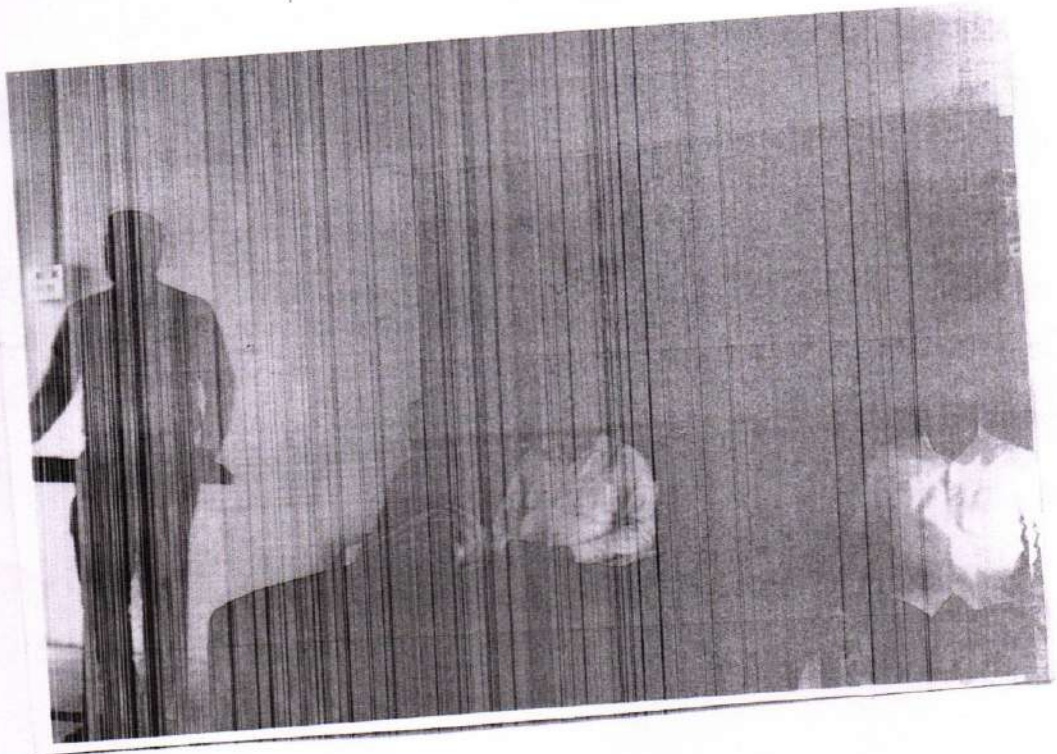
नाही



घ) आपल्या मते महाविद्यालयार्थी विद्यार्थी विभागाध्यक्ष कोल्हापूर कार्यक्रमा आयोजित करावेत ?

विद्यार्थी विभागाध्यक्ष कोल्हापूर

भारतीय राज्यघटना व समाज व्यवस्था' या
कार्यशाळेत मार्गदर्शन करताना प्रा. अजित पवार सर



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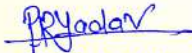
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This is to certify that Mr/Mrs/Miss/Dr/Prof. Jyoti Ravindra Gavhane (Assistant Professor, Department of Hindi) of Smt. Vijayadevi Desai Senior College, Daulatnagar, Tal. Patan, Dist. Satara, Maharashtra, India has participated and presented research paper entitled “ बॉलीवुड और हिंदी भाषा ” in One Day International Multidisciplinary Conference held on 30 July, 2023.




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CERTIFICATE OF PARTICIPATION & PRESENTATION

This is to certify that Mr/Mrs/Miss/Dr/Prof. Vaibhav N. Kamble (I/c. Principal) of Smt. Vijayadevi Desai Senior College, Daulatnagar, Tal. Patan, Dist. Satara, Maharashtra, India has participated and presented research paper entitled “ १९६० नंतरच्या मराठीतील स्त्री लेखिकांच्या साहित्यातील स्त्रीवाद ” in One Day International Multidisciplinary Conference held on 30 July, 2023.



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Service Quality Assessment of Government Hospitals in Bilaspur City

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Abstract

In the healthcare sector, defining and assessing service quality has been a significant difficulty. To gauge the level of service in a hospital setting, researchers utilise the service quality assessment scale (SERVQUAL). A case study done at Government hospitals in Bilaspur city highlighted SERVQUAL as a successful strategy that has been researched and its function in the investigation of the discrepancy between patient expectations and service providers' views. This paper's main goal is to show how SERVQUAL may be used to gauge patient satisfaction with government hospitals' medical services. The study process involves creating a comprehensive questionnaire based on 12 SERVQUAL criteria. The service quality as perceived by 100 patients and others who stay at a government hospital is investigated. The programme SPSS is used to analyse the data. The findings of the study demonstrated that hospital service characteristics have a favourable effect and are important to increase patient satisfaction. The findings of this study should increase understanding of the significance of service quality (SERVQUAL), allowing the government hospital to use them as the foundation for managing the hospital's service evaluation and subsequent improvement. This finding is easily extrapolated to include any other organisation in the Indian environment.

Keywords:- Service, Quality, SERVQUAL, Healthcare Industry, Customer Satisfaction.

Introduction

With estimated revenue of nearly US \$ 30 billion, or 6% of the GDP, the healthcare sector has emerged as one of India's largest and most demanding service businesses today. Even though it is still small and in its infancy compared to other nations' healthcare industries, India has profited from this economic development. According to Bolton and Drew (1991), internal marketing is a crucial method for growing a service that will please customers.

The healthcare sector has a very distinct understanding of how it functions than the other sectors (Kritchanchai, 2012). Eleuch (2011) contends that patient satisfaction with the care they get should be used to gauge the quality of healthcare services rather than the type of service a patient receives. The effect that people admit when choosing medical experts is essential to how they see quality. Patients are more

interested in medical professionals who can cure their disorders affordably (Ramsaran-Fowdar, 2005). The patient's selection for a hospital has a big influence on how they feel about the quality (Bellou and Thanopoulos, 2006). According to Peer and Mpinganjira (2011), a patient's total satisfaction with and loyalty to a private healthcare provider is a key factor in determining the quality of the treatment. The client's incapacity to assess clinical standards is another issue, as each hospital offers a range of professional capabilities and services, including the competence of general practitioners to diagnose diseases and the expertise of medical specialists (Bakar et al., 2008). According to experimental investigations, clients can more readily determine the quality of serviceable features when compared to professional aspects (Devebakan and Aksarayli, 2003).

According to Gronroos (1984), quality is seen and characterised as an evaluation approach in which a comparison is made between the assessor's needs and his or her opinions about the service the client supplied. There are several benefits to evaluating quality in the medical industry. It encourages customers to make informed decisions when selecting a healthcare facility and a physician. Hospitals can also benefit from evaluating the quality (Strawderman, 2005). When medical care provides assurance, it produces input or "signals" for the patient to form an opinion about the quality of the treatments they will receive (or not receive) from the healthcare professionals. The availability of employees, the aesthetic appeal of the office, the coordination of doctors with patients, and other factors are used to measure the quality of healthcare. The patients can successfully assess the service provided by the hospital by using these characteristics as a quality gauge (Ramsaran-Fowdar, 2008). According to Manimay (2014), patients admitted to hospitals may be made happy by teaching medical professionals, carers, and supporting staff members how to build strong relationships and communicate effectively. The Framework of Quality was created with a solid foundation, SERVQUAL by Parasuraman et al., (1985), and it was intended to make a transition to evaluate the consumers' perceptions of the services provided in various industries by the provider. In addition to other service sectors, this approach has been used to measure quality in hospitals.

According to the SERVQUAL model, when criteria are satisfied (more than expected), it results in quality of service, and when they are not, it causes discrepancy in service (Parasuraman et al., (1985). After analysing its many features, Parasuraman et al. (1988) provided detailed principles of service quality that he condensed into five groups:

Data Analysis

Table 1: Demographic details of the respondents

Demographic	Frequency	%
Gender		
Male	87	87
Female	13	13
Age		
Upto 30 Yr	13	13
31-40 Yr	42	42
41-50 yr	27	27

1. Perceptible (Amenities, instruments, pleasing staff presence);
2. Authenticity (capability to carry out service guaranteed and certainty);
3. Cooperation (Ready to aid the consumers and responding with swift service).
4. Affirmation (kindness shown by the staff and understanding services provided and their capability to maintain confidential information and being trustworthy); and
5. Insight (Soft-hearted, care given individually by the service provider to their consumers)

Objectives of the Study

Following are major objectives of the study:

1. To study the importance and impact of service quality in hospital.
2. To find the most important dimensions of service quality that affects the customer satisfaction in hospital.
3. To determine the customers' expectations from hospital service.

Methodology

The aim of this study is to understand the importance of service quality in government hospitals of Bilaspur city from the viewpoint of patients and their attendees. A sample of 100 patients and attendees has been selected through convenience sampling technique from the two government hospitals of Bilaspur city i.e., Chhattisgarh Institute of Medical Sciences (CIMS) and Sardar Vallabh Bhai Patel District Hospital, Bilaspur. Structured questionnaire comprises of SERVQUAL scale has been used to collect the data from sampled respondents. Extensive field work has been conducted to obtain the data from respondents through field survey where sampled respondents were requested to provide their responses and received responses were marked by the researcher himself to avoid any misrepresentation. Filled up and collected data is entered in SPSS 22.0 for further analysis.

	Above 50 Yr	18	18
Marital Status			
	Married	84	84
	Unmarried	16	16
Education			
	Diploma	11	11
	Graduate	43	43
	Post Graduate & Above	46	46
Income			
	Upto 20 Thousand	42	42
	21-30 Thousand	36	36
	31-40 Thousand	17	17
	Above 40 Thousand	5	5

The demographic information for the sampled respondents is shown in Table 1. The data showed that men made up 62.3% of the sample responses, followed by women (37.7%), demonstrating that men need more medical care in comparison to women in general. The sample also includes a substantial portion of adults between the ages of 31 and 50 (69%) followed by people over 50 (18%), while just 13% of respondents were under the age of 30. This demonstrates that a greater proportion of middle-aged or elderly persons are afflicted with various medical conditions and seek treatment in hospitals. The sample also includes a majority of married respondents (84%)

compared to unmarried respondents (16%). In terms of education, it was discovered that the majority of respondents (46%) are qualified and hold a PG or higher degree, while others (43%) just have a diploma, and others (11%) only have a high school diploma. The majority of sampled respondents have monthly incomes up to 20,000 (42%), followed by the income groups between 21,000 and 30,000 (36%) and 31,000-40,000 (17%). Only 5% of the sampled respondents have monthly incomes above 40,000, indicating that people from the lower middle class typically use government hospitals for treatment. The sample is diversified overall and ought to fairly represent the population as a whole.

Table 2: Multiple Regression Model

Variables	Dependent					
	Responsiveness	Assurance	Empathy	Courtsey	Communication	Credibility
Independent						
Reliability	0.23	0.083	0.21	0.135	0.052	0.086
Tangibles	0.21	0.21	0.128	0.02	.260*	0.033
Competence	0.244	-0.048	0.256	.346**	0.129	.301**
Access	.335**	0.199	0.122	.448**	.269**	0.051
Security	0.052	0.069	-0.007	-0.114	0.068	0.025
Understanding	-0.159	.414**	-0.015	0.125	0.098	.389**
R2	0.355	0.416	0.225	0.48	0.305	442
F Value	5.056	6.541	2.66	8.449	4.028	7.265

*p<.05, **p<.01, ***p<.001

To see how numerous variables are related causally, multiple regression analysis is used. Calculated using a multiple regression analysis with six independent and six dependent variables. attentiveness, assurance, empathy, courtesy, courtesies, communication, credibility, and Reliability, Tangibles, Competence, Access, Security, and Understanding are independent factors whose connection demonstrates the effects both good and bad on the qualities. Table 2 summarises the regression analysis's findings.

The link between "access" and "responsiveness" is crucial; the larger the

value of these elements, the better the reaction to service in the healthcare business; thus, it is vital to offer a strong positive relationship. The next component, "assurance," is tightly correlated with "understanding," therefore the higher its values, the more confidently a healthcare organisation may guarantee its services. The statistically significant link between "competence" and "access" and "courtesy" suggests that "access" and "competence" may both be increased in order to increase "courtesy." Since "security" and "courtesy" are mutually exclusive, greater "security" results in a reduction in decency. Since

"communication" depends on "tangibles" and "access," better communication with customers translates into better access for customers. Enhancing "competence" and "understanding" can help with "credibility". R squared is a clear indicator of how much of the variance in the dependent variable is explained by the independent variable. According to Shukla et al. (2011), the R-square value is a measure of how well the model explains the variation. R square values vary from 0.225 to 0.48, indicating that the independent variable accounts for 22.5% to 48% of the variation in the dependent variable. A good fit is indicated by the F statistic. The fit is better the higher the value of F, and all F values are high, ranging from 2.663 to 8.449.

Result and Discussion

The average of the twelve SERVQUAL elements, which represent the total SERVQUAL qualities, is 2.99, with good outcomes on a Likert scale of 1 to 5. Out of the 12 components, 6 were determined to be the most important ones, with a mean range from more than 3 as shown in Table 5.1. Four more variables, with mean values between 2.1 and 3, are subcritical factors. The latter two criteria are deemed less important if their means are smaller than 2.2.

The study's findings indicate that the SERVQUAL level is not particularly high, but the overall mean of the SERVQUAL attribute is lower, indicating that the healthcare system's service is adequate. The level of service may be raised by enhancing a number of factors, including the nurses' attentiveness, communication efficiency, and security. These elements have a significant impact on SERVQUAL improvement.

Conclusions

After carefully examining the facts, the primary conclusions listed below are formed and discussed:

1. The identification of elements that affect customers' satisfaction with the calibre of services offered by healthcare organizations is the study's main contribution. The research used in the paper is empirical.
2. Reliability and responsiveness, assurance, empathy, tangibles, competence, access, accessibility, courtesies, communication, credibility, security, and understanding are the factors mentioned.

3. It's important to routinely contact employees to get their feedback on the quality of the services provided. Patients value reliability, competence, civility, tangibles, assurance, and credibility qualities the most. These variables may differ from drivers of satisfaction with the healthcare system as a whole when determining consumer satisfaction at government hospitals.
4. The study thus gives healthcare a path in which it is possible to identify opportunities for service improvement and raise user (patient) satisfaction, particularly in hospitals. Including external consumers, internal customers evaluate the quality of internal services by taking into account categories of service traits including dependability and responsiveness.
5. With an understanding of the internal service quality dimensions, service organizations may assess how well each individual or organization performed on each dimension and managers can pinpoint areas for improvement. Indian hospitals must prioritise dependability and responsiveness as aspects of service quality and invest resources to improve internal operations and, eventually, external customers' experiences.
6. The SERVQUAL dependability, responsiveness, empathy, and significance gaps all suggested that the health center is still merely a "cure center" and not a "care centre." A service-oriented culture that penetrates the entire organisation should be created by the leadership.

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A Study on Consumers acuity towards Online Grocery Shopping with Reference to Ulhasnagar City.

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Abstract:

E-grocery is a form of business-to-consumer e-commerce that is mostly used for the online sale of groceries. It emphasises customer value, shopping convenience, and prompt door-to-door delivery. Due to COVID-19, consumers were forced to buy for groceries online for security reasons; yet, because of tech-savvy and comfort-seeking folks, online shopping will continue. An important factor in the rise of online grocery shopping in India is the country's expanding internet connectivity. When consumers shop for groceries online vs in-person markets, it has been noticed that their purchasing behaviours are completely different.

This study aims to understand consumer acuity towards Online Grocery Shopping with Reference to Ulhasnagar City. This study considers the most popular grocery apps: Amazon, Flipkart, D-mart, Jio-mart, Deal Share, and others. The population of the research study are people from Ulhasnagar. Convenience sampling methods are used to collect relevant data by sharing survey link and getting responses through social media. Sample of 126 responses were selected and analysed for study. The results of the survey show that there is no statistically significant difference between age and gender while purchasing online groceries. The study also found that the majority of people shop from groceries online in the selected area of study.

Key Words: E-groceries, Customer Awareness, Acuity.

Introduction:

There was a time when we had to visit the market every day to hunt for fresh food and supplies. Well, that would be a difficult feat in the modern world. In the span of ten years, the globe has seen some of the most important technological developments. Customers' lifestyles are now driven by applications, which are available for nearly anything! The concept of e-groceries was started by Big Basket in 2011. Online grocery sales did not take off right away. The COVID-19 pandemic outbreak, however, has caused the situation to change. India's online grocery business expanded by 80% to \$2.66 billion in 2020, mostly as a result of the COVID-19 outbreak, according to the USDA. Saving time and effort is a big benefit of online grocery shopping, and most customers who use this model are happy with the calibre of the products they receive. Additionally, internet retailers often offer replacement options to their clients. In India, the online grocery

industry is anticipated to increase by \$7417.46 million between 2022 and 2027, expanding at a CAGR of 20.33%.

Literature Review

(Shipra Agrawal 2021) It is observed that the buying behaviour of consumers for online grocery shopping is totally different from buying from physical markets. The research concluded that the ease of purchase far outweighed the A research investigated the online shoppers' experience in context of online purchasing frequency and examined the effect of perceived risk between trust and online repurchase intention of grocery. Sources of data: The major part of the data was collected using primary sources, for this a structured questionnaire was formed and distributed. As per the survey, about 65.8% customers face a problem of physical examination of the product while making a purchase online. Thus, pandemic has worked well for the online grocery services as it shifted a large number of people from buying

groceries from the local stores to the online market.

(DR.S.S.MURUGANANDAM 2022) An online grocery store permits a customer to submit online orders for items and/or services from a store that serves both walk-in customers and online customers. The results of the study conducted have reaffirmed that the framework of Theory of Planned Behaviour (TPB) is applicable to the measurement of consumer's behavioral intentions while shopping for groceries online. E-grocery retailing is still at the infancy stage and the volume of internet groceries buying leaves much to be desired for e-grocers in India to sustain profitable growth in the long run. By ordering online, one can quickly search for the products one needs and order them without having to physically walk through those long aisles. Significantly, the early movers in the industry were not supermarkets or food manufacturers, but technology companies keen to use their knowledge of coding and systems to shake up a sector they believed to be ripe for change.

(Yelamanchili 2021) Our study suggests that the number of people purchasing their groceries online has increased since the pandemic and social distancing is a significant reason for their online buying decision. All the demographic factor of this study is significantly affecting preference of grocery shopping through online except income of person. This answer's our all hypothesis regarding demographic factors. This result is in line with research conducted by (Sathiyaraj et al.), The authors try to conceive a conceptual framework to understand the comprehensive insights on behavioral intentions of OGS users.

(Dr.S.Suguna 2020) Consumers buys goods from the online shopping website on the basis of factors like offer and discounts, variety of product available, free home delivery, website user friendliness and cash on delivery payment option. Since, grocery is required for all households and individuals are recommended to conduct the research on consumer's perception which would be influenced by changing economies and other factors.

(Rajagopalan 2017) The research concludes that customers get access to the internet more often and tend to buy things online always prefer to shop from the brands in the online that give them the best customer

service and satisfaction among other brands that the major reason for purchasing groceries online is saving of time and effort and there are no time restrictions in shopping. The expectation of a customer while buying groceries online and in physical market is totally different.

Profile of Study Area:

Municipal Corporation, which is a part of the Mumbai Metropolitan Region, oversees Ulhasnagar City. The Indian state of Maharashtra is where Ulhasnagar is situated. In 2023, Ulhasnagar city is expected to have 696,000 residents based on historical growth rates. The most recent census was carried out in 2011, and Covid caused the scheduled census for Ulhasnagar city in 2021 to be postponed. According to Census of 2011, Ulhasnagar had 506,098 residents. The city of Ulhasnagar has an average literacy rate of 87.49 percent. The city of Ulhasnagar has an 881 to 1000 male sex ratio. Girls outnumber boys by 906 to every 1000.

Objectives of the Study:

1. To ascertain the consumer acuity towards online grocery shopping.
2. To find out whether customers are aware of the availability of online grocery sites.
3. To determine whether product and service quality has an impact on customers' online purchasing decisions.

Hypothesis testing

H0: There is no statistically significant difference between age and gender while purchasing online groceries.

H1: There is statistically significant difference age and gender while purchasing online groceries.

Research Methodology:

Source of Data: The study is based on Primary Data which is collected directly by the researcher from 126 respondents and Secondary data collected from e-magazines, websites, e- journals etc.

Nature of Study: Present study is descriptive in nature to study Consumers acuity towards Online Grocery Shopping with Reference to Ulhasnagar City.

Sampling Size & Technique: For research study in Ulhasnagar City of Thane District through well framed questionnaire in google form, sample is randomly undertaken from 126 respondents.

Statistical Tools

1. Percentage
2. Frequency table

3. Chi-Square Testing

2. Due to small sample size, the results cannot be taken as universal.

Limitation of Study

1. The study is limited to 126 respondents only from Ulhasnagar City of Thane District because of time constraints.

3. The accuracy of the figures and data are subject to the respondent's view.

Data Analysis**Frequency distribution data**

Literacy level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Post-graduation	22	17.5	17.5	17.5
	Professional	10	7.9	7.9	25.4
	Under-graduation	90	71.4	71.4	96.8
	Up to School Level	4	3.2	3.2	100.0
	Total	126	100.0	100.0	

Interpretation: Majority of respondents are undergraduates.

Family Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above Rs. 75,000	15	11.9	11.9	11.9
	Rs. 25,000 - 50,000	17	13.5	13.5	25.4
	Rs. 50,000 - 75,000	7	5.6	5.6	31.0
	Upto Rs. 25,000	87	69.0	69.0	100.0
	Total	126	100.0	100.0	

Interpretation: Majority of respondents are having monthly income up to Rs. 25,000.

Which of the following applications you prefer the most while purchasing					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Amazon	29	23.0	23.0	23.0
	Any other	25	19.8	19.8	42.9
	D-mart	27	21.4	21.4	64.3
	Deal Share	1	.8	.8	65.1
	Flipkart	24	19.0	19.0	84.1
	Jio-mart	20	15.9	15.9	100.0
	Total	126	100.0	100.0	

Interpretation: Majority of respondents are prefer purchasing groceries from amazon followed by D-mart ready.

What are the reasons for online groceries shopping					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Anytime shopping	36	28.6	28.6	28.6
	Easy Accessibility & Convenience	42	33.3	33.3	61.9
	No time to go to store	39	31.0	31.0	92.9
	Recommendation	9	7.1	7.1	100.0
	Total	126	100.0	100.0	

Interpretation: Majority of respondents shop online because of easy accessibility and convenience in shopping.

Hypothesis Testing Result:

The purpose of this statistical analysis was to examine whether there is a statistically significant difference in age and gender while purchasing online groceries.

The data was analyzed using a Chi-Square test, and the results are presented below.

126 respondents are considered for the analysis.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Age	126	100.0%	0	0.0%	126	100.0%

Gender * Age Crosstabulation						
Count						
		Age				Total
		21 - 30 years	31 - 40 years	Above 40 years	Upto 20 years	
Gender	Female	21	5	2	44	72
	Male	26	2	0	26	54
Total		47	7	2	70	126
Chi-Square Tests						
		Value	df	Asymp. Sig. (2-sided)		
Pearson Chi-Square		5.997 ^a	3	.112		
Likelihood Ratio		6.735	3	.081		
N of Valid Cases		126				
a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .86.						

The Chi-Square test results indicate no difference in the distribution of age and gender while purchasing online groceries ($\chi^2 = 5.997^a$, $df = 3$, $p > 0.112$).

To further explore the association between age and gender while purchasing online groceries, other measures like the likelihood ratio and Fisher's exact test were also performed. Both these tests are not significant results (likelihood ratio $\chi^2 = 6.735$, $df = 3$, $p > 0.081$) it can be concluded that from the Chi-Square test, there is no statistically significant difference between age and gender while purchasing online groceries. The null hypothesis is accepted.

Conclusion:

It's no longer necessary to venture outside on a weekly or monthly basis to acquire groceries from the neighbourhood Kirana or small grocery store. Groceries and snacks can now be delivered with a simple tap of an app button. However, India's megacities exhibit rapid change. The COVID-19 pandemic, lockdowns, a year of heavy marketing, and massive bargains from online retailers like Amazon and Flipkart have all contributed to the addiction of urban middle-class families to online shopping. In 2023, the market for online groceries in India, worth over 669 billion rupees.

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Financial Engineering: A Multidisciplinary Dimension in Defining Corporate Strategy

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Abstract

The establishment of scientific and mathematical models, tools, procedures, and goods is designated as financial engineering. In-depth investigation and analysis, including risk assessment, are required for such strategies. The present analysis investigates the impact of financial engineering on the development of new goods and their marketing strategies. The study found that financial engineering has the potential to assist businesses with resolving challenges including risk management, scenario modelling, and new product creation. But there is a persistent need for highly qualified financial engineers because of the recent explosion in financial innovation.

Keywords: Financial engineering, Risk management, Financial engineer, Mathematical technique, Stock market, Product strategy.

Introduction

Methodologies incorporated from the various disciplines such as mathematics for applied use, statistical techniques, computer science, and theoretical economics are used in financial engineering. Anyone who deploys technical tools in finance, such as software developer at a bank or a statistical expert in the government economics division, can be referred to as a financial engineer in the widest sense. However, the majority of practitioners only use the term to designate individuals whose work is accompanied by financial theory and who has had an exceptional education in the tools of modern finance. It can be frequently even more specifically defined to just include people who are creating unique financial goods and methods. Financial engineering is not categorized under any of the conventional engineering career sectors, despite the fact that many financial engineers have prior education in engineering and that numerous institutions offering postgraduate degrees in this discipline additionally demand engineering credentials from applicants.

Leveraging mathematical methods to address financial issues is regarded as "financial engineering." This particular sort of engineering adheres to methods and

information from the domains of statistical analysis, computational science, economics, and mathematical modelling to solve prevailing fiscal challenges and develop novel and creative fiscal remedies. Financial engineering, additionally referred to as quantitative analysis, is a tool used by traditional commercial banking firms, hedge funds, investment banks, and insurance firms.

Financial engineers are those who employ these strategies. Financial analysts and financial engineers are two separate professions. While financial engineers discover novel strategies, tools, instruments, and models to either remove, minimize, or optimize risk, financial analysts just analyse the information provided for risk management. For instance, Individual investors can get in touch with these engineers to construct a portfolio in a way that will satisfy them if they wish to lower risk or increase profits. Financial engineers assist businesses, governments, families, and other entities in maximizing their wealth in this cutthroat industry by helping to develop strategies, new financial products, and instruments in addition to managing risk. To address these challenges, financial engineers develop, construct, and put into practice

innovative financial models and procedures. They are always looking for new business ventures. Such models need extensive study to develop and rely on stochastics, simulations, risk analysis, and in-depth data analysis.

Applications of Financial Engineering

The industry of finance constantly producing innovative and cutting-edge investment tools and solutions for consumers and corporations. Most of the possessions were developed using financial engineering methods. With a combination of mathematical modelling and computer science, financial engineers can validate and make available cutting-edge technologies, such as alternative ways to conduct investment research, fresh debt offerings, emerging holdings, new commerce strategies, unique monetary models etc.

The performance of an investing instrument, the viability and long-term profitability of a new financial product offering, and the sorts of risks that each product offering presents in light of market volatility are all predicted by financial engineers using quantitative risk models. Banks, hedge funds, asset management companies, insurance companies, and other businesses employ financial engineers. Financial engineers are employed by these businesses in the corporate finance, risk management, structured products, derivatives and options pricing, portfolio management, and proprietary trading divisions.

Elements Influencing Financial Engineering

Environmental and intrafirm v can be used as broad categories to group the different aspects impacting the development of financial engineering. Environmental variables are uncontrollable outside forces that have an impact on a company's success. Price volatility, market globalization, tax and accounting regulations, technical advancements, improvements in accounting theory, changes in legislation and heightened competitiveness, data on expenses, and transaction costs are a few of them. The following provides a succinct description of each of these elements:

Environmental Elements:

Price volatility

The dynamics of supply and demand in the market affect prices. Market clearance prices are steady over time if both supplies and needs remain constant throughout the

period. This phenomenon is known as price stabilisation. But when market supply and demand fluctuate swiftly over a limited period of time, equilibrium price will likewise fluctuate quickly. The following is commonly referred to as per-price volatility. The three components of price volatility are the speed, frequency, and amplitude of price movements.

Globalization of markets

In the modern world, multinational firms create items, promote them, and secure funding wherever and however it best serves their strategic objectives for the future. With ease, they may access any established financial market, and their motivation to do so is driven by a desire to reduce expenses while maximizing returns. Market size has grown, competition has substantially increased, modern corporations are now exposed to considerable risks, and profit margins have decreased.

Rules pertaining to taxes and accounting

Tax asymmetries serve as the inspiration for the majority of financial engineering operations. Financial engineering uses tax asymmetries as a kind of arbitration when deciding which investment options to consider, assisting businesses in avoiding taxes without really evading them. The courts have determined that this behaviour is a constitutionally protected right.

Technological developments

Financial engineering is greatly impacted by technological advancements, particularly the development of computers. The creation of swift processors, potent desktop computers, network systems, and data input methods are the primary driving force have a significant impact. The ability of a financial engineer to quickly receive information has expanded because of advancements in communications. Another crucial element is the design and development of the applications that financial engineers employ, such as accounting programs and spreadsheets. Without it, the development of computers is futile. Financial engineering has been able to effectively handle the pricing risks that businesses face in a market economy thanks to technological advancements.

Financial theory advances

A financial engineer must be knowledgeable in financial theory to be

successful. Economic models and financial theories are inextricably linked, and the majority of financial theorists are proficient in economic modelling techniques. Numerous prestigious academic institutions have separated their finance and economics departments. Accounting and finance are closely related. A strong foundation in accounting concepts is needed for financial engineering.

Deregulation

Deregulation is a modern phenomenon that affects practically all economies, along with rising competitiveness. Deregulation has increased competition and compelled formerly protected sectors to either become more efficient or shut down, freeing up resources for other beneficial uses. Financial engineering has been fostered as a result of these and other related effects. Numerous regulatory initiatives in India have caused industrial groups to change from protectionist to deregulation-oriented practices. Other laws, such as the MRTP Act, FERA, SEBI Act, and others, in addition to the industrial policy resolutions, also have an impact on the advancement of quantitative analysis.

Transactions and cost information

Corporate Finance became more transactional as a result of competition among investment banks. In parallel, throughout the 1980s, there was a dramatic decrease in the cost of information and transactions. The introduction of "third" and "fourth" markets for institutional block transactions, online trading, the formation of a successful discount and brokerage industry for modest investors, the drop in floating charges, etc. are some technologies that have helped to lower transaction costs throughout time.

Intrafirm Elements:

Intra-firm elements are those that the organization regulates to some extent and that are internal to the organization. Some of these controllable elements include an obligation for liquidity, resistance to risk, agency operating expenses, the advanced capabilities of the analytical techniques employed by portfolio managers, and the structured training of the highest-level employees. The term "liquidity needs" describes how much a security's value deviates from par as a result of shifting economic conditions, such as an increase or decrease in interest rates. It might also be

used to describe how well a market can accommodate the buying and selling of securities without incurring prohibitive transaction costs. Risk aversion affects both individuals and businesses, which led financial engineers to develop new tools for effective risk management.

Different instruments have been devised in the past twenty years to assist individuals in mitigating risks. Some of the tools available are choices for interest rates, futures contracts for interest rates and stock indices, futures contracts for currencies, choices for currencies, swaps for interest rates and currencies, and swaps for commodities and equities. The asset/liability management approach has been a significant development throughout this time for effective risk management. Both businesses and people require liquidity, and many of the groundbreaking financial developments of the past 20 years have been directed toward meeting these demands. Some technological advancements were made to make money more accessible, while others were made to make it simpler to put money to use that was momentarily surplus. Instances include alternatives like interest-earning accounts, investment funds, electronic money transfers, and payment systems.

Functions of Financial Engineering in Product Strategy and Development

Constantly, the financial industry comes up with fresh and advanced tools and solutions for investing, catering to individuals who invest money and run businesses. Financial engineering has essentially invented every financial instrument that exists today. The trade-off between risk and return is the driving force behind this invention. Financial instruments are being developed more and more with the goal of minimizing investment uncertainty and maximizing profits. The role of financial engineers involves devising and testing fresh methodologies and tools for examining investments, diverse borrowing mechanisms, novel investment types, trading approaches, as well as pioneering financial models. They use math and computers to help them with this.

Financial engineering and Instruments

In the stock market, people have made new types of financial products through a process called financial engineering. Some examples of these products include special types of securities like Abstention securities,

differential voting rights, and employee stock options. There are also shares that can be bought back by the company or sold by the investor, called callable and puttable common shares. Other examples include American Depositary Receipts (ADR), Global Depositary Receipts (GDR), and International Depositary Receipts (IDR). There are also things called warrants and World Equity Benchmark Shares (WEBS). On the other hand, the debt category consists of various types of bonds like zero coupon bonds or debentures, convertible bonds, secured premium notes, floating rate bonds, deep discount bonds, catastrophic bonds, dual currency bonds, foreign bonds, and Eurobonds. It also includes triple option convertible debentures (TOCD), index bonds, and the Indian Corporate Collateralized Debt Obligation Fund (ICCDO Fund). Hybrid finance is characterized by the inclusion of convertible preferred shares among its indicators.

Financial engineering and Mutual Funds

Incorporating the benefits and features of direct stock market investment, mutual funds are a sort of financial engineering product. It is a strategy for investing that enables investors to obtain diversity at minimal investment and fund management costs. Mutual funds have diversified holdings that are distributed across securities from various economic sectors in calculated ratios. Certain mutual funds provide clients with life insurance coverage in the Indian monetary markets.

Financial engineering and Insurance Service

In the prior period, individuals had a limited product selection and had to pay a higher premium for standard insurance policies with a smaller range of coverage options. Endowment and money-back plans were offered to individual customers, while group insurance, gratuities, and superannuation plans were offered to business customers. However, several new and private insurers emerged with unique engineering products with the liberalization of the Indian financial industry, focusing on offering clients bespoke policies—products that include revolutionary features. Consumers in the Indian market were shown to favour only endowment and money-back programs. Private insurers created customized insurance products such as life

assurance and term coverage that were created to meet the needs of the consumer. They have recognized this and created riders tied to the product in order to provide the client with even more advantage. One such product that emerged as a consequence of financial innovation is the ULIP, where a portion of the premium is paid for insurance and the remaining portion is utilized for investments to provide the investor with a specific rate of return on their investment. To address a specific requirement depending on the time period, the majority of private life insurance firms have launched children's education plans, retirement plans, and pension plans. Additionally, ULIPs (unit-linked Insurance plans) were created in order to gain from capital market investment, which is another significant result of financial engineering in the insurance sector.

Financial engineering and Banking

The banking industry has brought about organizational and technical changes in addition to product and service innovation, which have superseded the banks' conventional portfolio. Customers now expect financial services to be delivered anytime, anywhere, as well as a wider range of deposit, investment, and credit options. Due to intense competition, banks are compelled to concentrate on customer relationship management by using technology to provide sophisticated services. Financial process engineering may refer to electronic banking services, wireless banking, digital payments, automated teller machines, interface automation, PC banking, mortgage refinancing, etc. as some of the ground-breaking advancements in the financial sector.

Financial engineering and Stock markets

As a result of increased knowledge and participation in direct investing in the capital markets, stock markets have brought about revolution in regards to equipment, processes, and the advent of the exchange of goods of new securities. The dematerialization of the securities has been completed in order to get around the restrictions on touching them physically. With the introduction of the same, it was necessary to establish a new financial organization or entity that could hold securities in custody and allow trading between parties, among other things. These led to the creation of NSCCL, Depositories,

Depository Participants, and other intermediaries, which have taken on the position of conventional brokers. Trading platforms are introducing an array of fresh financial products, including Real Estate Investment Trusts, Gold Exchange-Traded Funds, and Exchange-Traded Funds.

Financial engineering and Derivatives

Financial engineering results in the development of derivatives, which are novel forms of financial products. To comprehend how financial engineering helps with evaluating, sharing, and handling risk using derivatives. The exchanges trade different types of money, contracts, agreements, and goods.

Conclusion

In the financial sector, financial engineering, which includes programming and quantitative financial modelling, plays a crucial role. It aids first-time investors in risk management for portfolio choice and compliance with financial objectives. An interdisciplinary subject termed financial engineering brings together fundamental financial principles, mathematics, computer programming, and statistics to help investors make choices. It is an interdisciplinary area that is helpful in technological fields like

finance and aids in maximizing investors' time and financial investments. Individual investors, businesses, trading corporations, banks, etc. all begin to employ financial engineers. Due to the fact that it provides future expected performance data through modelling, it aids investors in analysing the risk associated with each investment instrument. These risk factor statistics support investors in selecting the best investment strategy to meet their financial objectives.

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Geo-Tag Based Farming System: A Review

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Abstract: With the rising global population and increasing demand for food production, modern agriculture faces numerous challenges. To address these issues, the integration of advanced technologies in farming has become essential. The Geo-Tag Based Farming System, which combines geospatial data and precision agriculture techniques, has emerged as a promising solution to optimize agricultural processes. This review paper provides an in-depth analysis of the Geo-Tag Based Farming System, exploring its applications, benefits, challenges, and future prospects. Drawing from various academic and industry sources, this paper highlights the significance of this technology in enhancing agricultural productivity and sustainability.

Keywords: Smart Farming, Machine Learning., Geo Tag Technology.

I. Introduction

Agriculture has been the cornerstone of human civilization for thousands of years, providing sustenance and livelihood to people around the world. However, the agricultural landscape is evolving rapidly, driven by factors such as population growth, changing climate patterns, and the need for sustainable resource management. To meet the rising demand for food production and address the challenges posed by modern agriculture, innovative technologies have emerged as potential solutions.

One such groundbreaking approach is the Geo-Tag Based Farming System, which combines the power of geospatial data and precision agriculture techniques. Geo-Tagging involves associating location-based information with various agricultural data points, allowing farmers to make data-driven decisions for optimizing their farming practices. This technology enables the integration of Global Positioning System (GPS) technology, Geographic Information System (GIS), drones, and Internet of Things (IoT) devices, revolutionizing the way agricultural activities are conducted.

The objective of this review paper is to provide an in-depth analysis of the Geo-Tag Based Farming System, exploring its applications, benefits, challenges, and future

prospects. By synthesizing information from a wide range of academic and industry sources, this paper aims to shed light on the significance of this technology in enhancing agricultural productivity, sustainability, and resilience.

1.1 Background:

The background of the review sets the context by highlighting the ongoing challenges faced by conventional agriculture and the need for innovative approaches to address them. It emphasizes the limitations of traditional farming practices, such as resource inefficiencies, environmental impacts, and the growing demand for food to support a rapidly increasing global population. The rise of precision agriculture and its potential to optimize farming practices by using data and technology is introduced.

1.2 Objectives of the Review:

This section outlines the specific objectives of the review paper. It highlights the main areas that the paper aims to cover, such as exploring the concept of Geo-Tag Based Farming, analyzing its applications across various aspects of agriculture, understanding the benefits it offers to farmers and the industry, addressing challenges hindering its widespread

adoption, and presenting future perspectives and potential advancements in the field.

II. Literature view

Literature Review:

The foundation of this review paper is based on an extensive literature review conducted to gather relevant information and insights on Geo-Tag Based Farming Systems. A systematic and comprehensive search was performed using various academic databases, scientific journals, conference proceedings, industry reports, and reputable online sources. The search terms included combinations of "Geo-Tag Based Farming," "Precision Agriculture," "Geospatial Technology in Agriculture," "GPS and GIS in Farming," and related keywords.

Selection Criteria:

To ensure the inclusion of high-quality and relevant literature, a set of criteria was applied during the screening process. The selected articles and publications were required to focus specifically on Geo-Tag Based Farming Systems, precision agriculture, and its applications in various aspects of agriculture, such as crop management, soil analysis, irrigation, pest monitoring, and yield prediction. Additionally, the chosen sources needed to be published in reputable journals or be authored by recognized experts in the field.

Data Extraction and Synthesis:

The data from the selected literature were extracted and synthesized to create a coherent narrative in the review paper. Key information, findings, methodologies, and results from each source were carefully analyzed and integrated into the relevant sections of the paper. This process facilitated the identification of common trends, challenges, and advancements in Geo-Tag Based Farming Systems.

Case Studies and Real-World Implementations:

To enrich the review with practical insights, real-world case studies and successful implementations of Geo-Tag Based Farming Systems were included. These case studies provided concrete examples of the technology's application in diverse agricultural contexts, highlighting its benefits and impact on farming practices.

Expert Interviews:

In addition to the literature review, interviews with experts in precision agriculture and Geo-Tag Based Farming

Systems were conducted to gather firsthand insights and opinions. The experts were selected based on their knowledge and experience in the field, including researchers, agricultural practitioners, and industry professionals. These interviews contributed valuable perspectives and real-world experiences to the review.

Limitations:

The methodology also acknowledges potential limitations in the review process. While efforts were made to ensure a comprehensive search and inclusion of reputable sources, it is possible that some relevant literature may have been inadvertently omitted. Additionally, due to the rapidly evolving nature of technology and agriculture, the review may not cover the most recent advancements and developments beyond the knowledge cutoff date of this paper.

III. Proposed methodology

In this study, crop recommendation, weed detection, pesticide recommendation, and crop cost estimation—are suggested. The study of classification in statistics is vast, and there are several types of classification algorithms you can use depending on the dataset you're working with. Below are five of the most common algorithms in machine learning.

Popular Classification Algorithms:

1. Logistic Regression
2. Naïve Bayes
3. K-Nearest Neighbors
4. Decision Tree
5. Support Vector Machine

So now we understand a bit of the mathematics behind classification, but what can this machine learning algorithms do with real-world data?

1. Sentiments Analysis
2. Email Spam Classification
3. Document Classification
4. Image Classification

The Crop recommendation was selected as the training model because it comprises characteristics that are crucial for crop prediction, including temperature, humidity, average rainfall, soil pH, nitrogen need ratio, potassium requirement ratio, and phosphorous requirement ratio.

To determine the soil type and scientific name of the projected crops, post-prediction datasets like Soil names and Crop names are employed. The Crop Recommendation Module involves the Importing Libraries and

Dataset steps. Specific libraries must be loaded in order to use machine learning algorithms and preprocessing tools. These libraries would make it easier to develop

models and make predictions. NumPy, pandas, pickle, matplotlib, seaborn, and Label are a few examples of the libraries that



Fig. I: Mechanism of Machine Learning

Crop recommendation system architecture.

Shows the distribution of the dataset's occurrences of crops. The presence of the fig 3.1 indicates that the crops in the dataset are scattered evenly. The dependent variable, such as Label column, is plotted against each characteristic in the dataset. The analysis indicates that cotton requires more nitrogen for growth than any other crop when taking into account the nitrogen requirements for each crop.

VI. Expected outcome

This 'generated knowledge' can help the farmer community in their decision making of farm management activities such as Taking investment decisions at the farm level by predicting agriculture commodity market prices before crop cultivation:

1. With the help of geospatial data and precision agriculture techniques, the Geo-Tag Based Farming System can provide valuable insights into market trends and commodity prices. Farmers can access real-time information about supply and demand dynamics, price fluctuations, and market forecasts for their crops. Armed with this predictive knowledge, farmers can make informed decisions about which crops to cultivate, the optimal time to plant, and the quantities to produce. This data-driven approach allows farmers to adjust their cultivation plans according to market conditions, thereby reducing the risk of financial losses and enhancing their overall profitability.
2. Determining the optimum cultivation date of Rabi Crop:
3. The Geo-Tag Based Farming System can provide precise information about soil conditions, weather patterns, and historical data on crop performance. By analyzing these factors, farmers can

identify the ideal cultivation window for Rabi crops. This knowledge helps in maximizing crop yield and quality while minimizing the impact of adverse weather events. Additionally, the system can consider variables such as crop water requirements, temperature thresholds, and pest and disease risks to further optimize the cultivation date. As a result, farmers can enhance their productivity and plan their agricultural activities more efficiently, leading to better resource management and sustainable farming practices.

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Human Development in India: Challenges for a Society in Transition

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Abstract:

India, a country renowned for its rich cultural heritage and diverse population, has experienced significant transformations over the past few decades. As the second-most populous nation in the world, India faces unique challenges in its quest for sustainable human development. This research paper delves into the multifaceted aspects of human development in India, analyzing the challenges that emerge in the face of a rapidly transitioning society. The paper discusses key issues such as education, healthcare, gender equality, poverty, and urbanization. It also explores the government's role, policies, and potential solutions to address these challenges and foster inclusive development for all citizens. India's journey towards sustainable human development is marked by a range of challenges across various sectors. Education, healthcare, gender equality, poverty, and urbanization are key areas that require attention and concerted efforts. The government plays a crucial role in addressing these challenges through policy interventions, resource allocation, and effective implementation. By tackling these challenges head-on, India can foster inclusive development that benefits all its citizens, ensuring a brighter and more equitable future for the nation.

Keywords: Development, Human Development, Education, Healthcare, Gender Equality, Poverty & Urbanization.

Introduction:

India's journey towards achieving comprehensive human development has been marked by economical growth, urbanization, and technological advancements. Despite significant progress, the country confronts persistent challenges that hinder the realization of its full potential. This research paper aims to explore the complexities surrounding human development in India and identify the obstacles to overcome in this period of societal transition.

Educational Challenges:

India's journey towards comprehensive human development has been marked by significant progress, but it also faces persistent challenges. Socio-economic disparities, urbanization-related issues, and the digital divide are among the key obstacles hindering the realization of India's full potential. Addressing these complexities requires targeted policies and interventions that promote inclusive development, bridge the gap between rural and urban areas, and

ensure equitable access to opportunities and services for all segments of society.

Healthcare Disparities:

Healthcare is a fundamental human right, and India's healthcare system faces various challenges, such as insufficient public spending, lack of healthcare facilities in rural regions, and inadequate access to healthcare for vulnerable populations. The research paper evaluates the current healthcare scenario, highlights key health issues, and proposes measures to improve healthcare services and overall health outcomes.

Gender Equality:

Gender equality is crucial for human development, yet India grapples with gender-based discrimination, violence against women, and limited economic and political representation for women. The paper analyzes the prevailing gender disparities, explores their roots, and suggests policy interventions to promote gender equality and women's empowerment.

Poverty and Inequality:

Despite impressive economic growth, poverty and income inequality persist in India. The research paper investigates the root causes of poverty, its impact on human development, and the challenges faced in narrowing the wealth gap. It also discusses potential strategies to reduce poverty and promote equitable development.

Urbanization and Sustainability:

Rapid urbanization has led to significant challenges such as overcrowding, environmental degradation, inadequate infrastructure, and slum proliferation. The paper explores the effects of urbanization on human development and proposes sustainable urban planning and development policies.

Government Policies and Role:

The role of the Indian government is crucial in fostering human development. This section of the paper analyzes existing policies, their effectiveness, and potential areas of improvement. It also discusses the importance of a participatory approach, where civil society and private sectors collaborate with the government to address societal challenges.

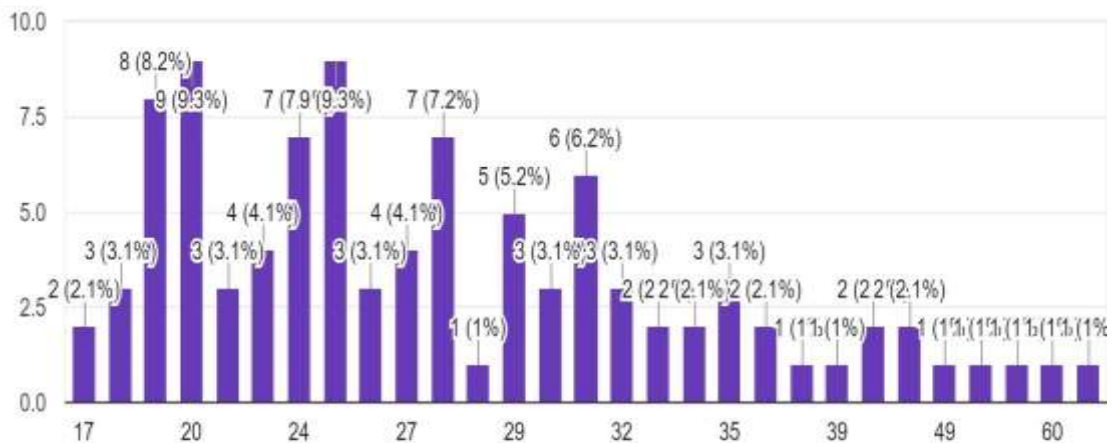
Technological Advancements and Opportunities:

Technology can be a game-changer in driving human development. The paper examines how technological innovations can be harnessed to improve education, healthcare, agriculture, and governance. It also discusses the challenges of digital divide and data privacy that need to be addressed.

**Research Methodology
Collected Primary Data**

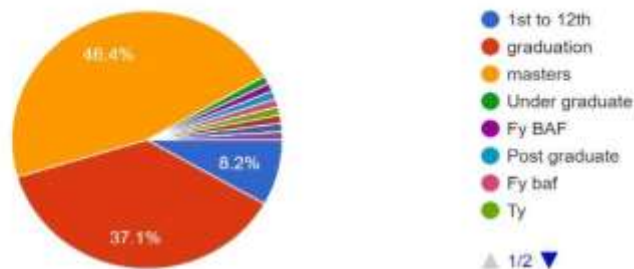
AGE

97 responses

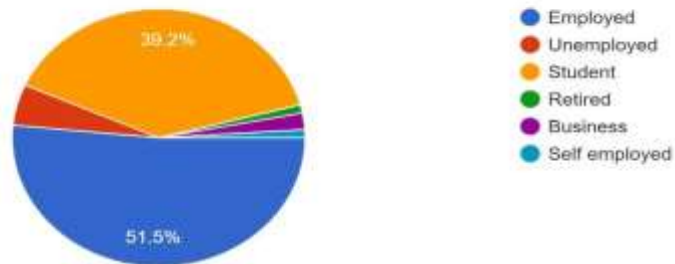


Educational Qualifications:

97 responses

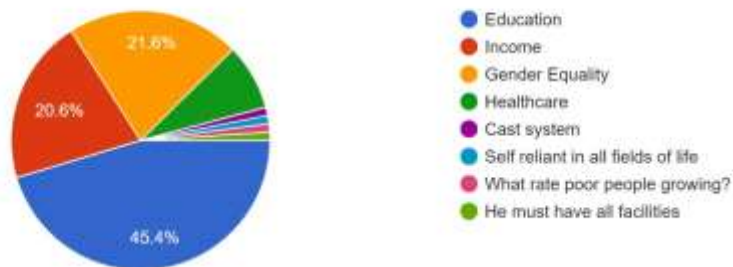


Occupation
97 responses

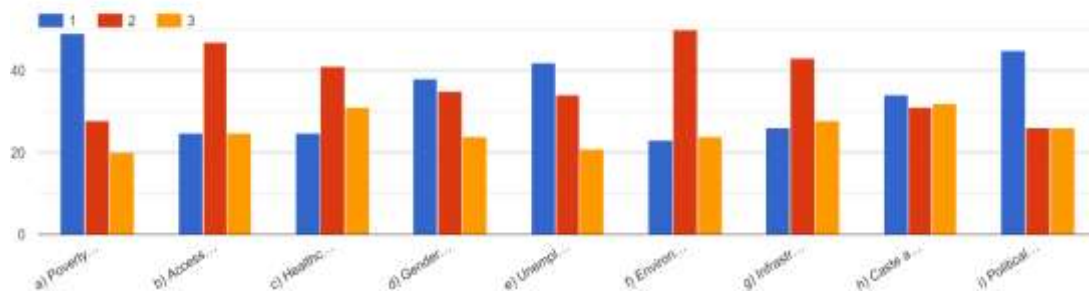


How would you define "human development" in the context of a society? In your opinion, which indicators are difficult for measuring human development in India?

97 responses



Challenges in Indian Society Identify and rank the top three challenges faced by Indian society during its transition (Change) towards human development. (1 - Most challenging, 3 - Least [less] challenging)



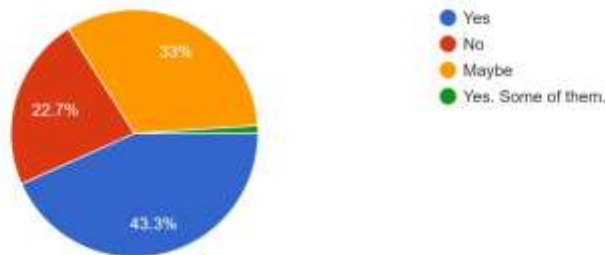
Do you believe that urban-rural disparities [inequality] play a significant role in hindering [block] human development in India?

97 responses

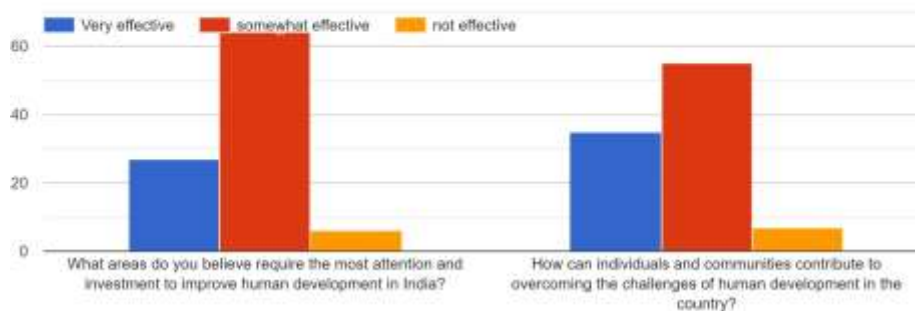


Are you aware of any government policies or initiatives aimed at promoting human development in India?

97 responses



In your opinion, how effective have these government policies and initiatives been in addressing the challenges of human development in India? (Very effective, somewhat effective, not effective)



Data Collection

The study is based majorly on the analysis of primary data which included people of various age groups, served as its main foundation. A Questionnaire has been issued through Google form and around 97 responses were collected. With the aid of questionnaires, in-depth conversations were held with a few individuals to better grasp their opinions and ways of thinking. Statistical processing and analysis of the questionnaire is done using tools like averages, graphs, tables, etc. The questionnaire was mostly used to examine people's perspectives. Both the primary and secondary data were collected for this study. Data has been collected from various secondary sources like journals, Books, websites, conferences etc.

Conclusion:

Overall, addressing the complexities surrounding human development in India requires a concerted effort from all stakeholders, with a focus on inclusivity, sustainability, and leveraging technology to create a brighter future for the nation and its people. To address these complexities,

targeted policies and interventions are essential. India needs inclusive development strategies that bridge the rural-urban gap, ensure equitable access to opportunities, and promote gender equality and women's empowerment. Improving healthcare services, reducing poverty, and implementing sustainable urban planning are also crucial aspects that require attention.

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A Study on Individual Financial Literacy and Financial Behaviour

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Abstract

Fiscal knowledge has been honoured as a crucial art for individualities who are bedded in an increasingly daedal fiscal script. Fiscal knowledge helps individualities make more assertive and effective opinions in the financial environment of their lives. This paper measures the position of fiscal knowledge of individualities and breakdowns the relationship between financial literacy and fiscal geste. The effects of the exploration show off that individualities have a reasonable position of fiscal knowledge. On analysing fiscal geste of individualities it was found utmost of them displayed relatively positive fiscal geste. It's also observed that fiscal knowledge can enhance people's chops and capacities to make further informed choices and eventually conduct to a positive fiscal geste. Therefore, one can conclude that increasing the position of fiscal instruction stimulates wise profitable behaviour.

Key words introductory fiscal knowledge, improved fiscal knowledge, fiscal geste

Preface "plutocrat is one form of power. But what's more important is fiscal education" - Robert Kiyosaki. Financial knowledge is the capability to understand how plutocrat works in the world and take an informed as well as a judicious decision with regard to all fiscal conditioning. A person who's financially knowledgeable knows how to earn, manage and invest plutocrat. He's familiar with fiscal products and applies his knowledge to make the stylish use of them. Recent developments have made fiscal education and mindfulness decreasingly important for fiscal well being. The information available on consumer fiscal knowledge shows that individualities generally warrant an acceptable fiscal background or understanding to navigate moment's complex request, but unfortunately they also generally believe that they are far more financially knowledgeable than is really the case. The position of fiscal knowledge tends to vary according to education and income situations, but the substantiation shows that largely educated consumers with high inflows can be just as ignorant about fiscal issues as lower educated, lower income consumers. The ideal of this paper is to essay to understand the position of fiscal knowledge of individualities. The

relationship between fiscal knowledge and fiscal geste is also studied. Although several studies have been conducted in the subject of fiscal knowledge but not numerous have considered impact of fiscal knowledge on fiscal geste. This paper helps to fill this gap.

Review of Literature

Inquiries by the OECD(2005) and Lusardi and Mitchell(2007) examined transnational validation on financial knowledge and set up that financial innocence is common or garden in numerous advanced nations. These rulings are similar to those of Christelis, Jappelli, and Padula(2006) who set up that utmost attestors in Europe grievance over on financial knowledge scales. Fiscal knowledge and Behavior. Several inquiries showed off that financial knowledge is positively related to tone - salutary financial behaviour.

Hilgert, Hogarth, and Beverly(2003) appended financial behavior and financial knowledge questions to the civil check of Consumer Finances. They formed a Financial Practices Index predicated upon behavior in four variables: cash-inflow operation, credence operation, savings, and investment practices.

Padula(2006) who set up that utmost attested in Europe grievance over on fiscal

knowledge scales. Financial knowledge and Behavior Several inquiries showed off that fiscal knowledge is positively related to tone-salutary financial behavior Hilgert, Hogarth, and Beverly(2003) appended financial behavior and financial knowledge questions to the civil check of Consumer Finances. They formed a Financial Practices Index predicated upon geste in four variables cash-flux operation, credence operation, savings, and investment practices. Likening the effects of this index with grudges on the financial knowledge mocker, they set up that those who were more financially knowledgeable had advanced financial Practices Index grudges.

Maarten van Rooij, Annamaria Lusardi, Rob Alessie To understand fiscal knowledge and its relation to financial resolution making it's essential to measure numeracy and introductory knowledge related to the working of inflation and interest classes as well as to measure improved financial knowledge related to financial request instruments like folks, bonds and collaborative finances. The study showed off that those who have low financial knowledge are significantly less likely to inoculate in folks.

Objectives

The main objectives of the paper are as follows:

1. To measure the position of fiscal knowledge. This is done by measuring both introductory and improved fiscal knowledge.
2. To measure fiscal geste.
3. To dissect the relationship between fiscal knowledge and fiscal geste.

Data and Methodology

For the purpose of the study luxury slice was followed and 100 responses were collected. The study uses questionnaire system of data collection. The questionnaire comported of three corridor the first portion covers demographic information, the alternate portion aims at measuring the position of fiscal knowledge and the third portion aims to dissect the fiscal geste of the repliers. Cronbach's nascence test was administered to charge the trustability of the questionnaire. The result of the trustability measure(nascence) was 0.730. dissection AND effects common knowledge To try the position of knowledge of the repliers, 20 questions were asked to charge their knowledge on colorful generalities like simple

interest, upping, time value of plutocrat, affectation, credence clinch, savings interest, diversification, stock requests, bonds, debentures, collective finances and loan backing. For each of the questions three options (Yes No Do not see) were given away to the repliers. The comebacks given away by the repliers were estimated for each of the questions and distributed into ' accurate comebacks ', ' incorrect comebacks ' and ' don't see ' An item wise dissection was conducted for each of the questions on knowledge. further than 80 of the repliers were well apprehensive about the conception of simple interest, affectation, stock freight oscillations, credence cards and savings regard interest as they've answered the questions on the below generalities rightly. The repliers had a nicely good grievance of for generalities similar as stock request places, collective deposit, stock & bond threat procurators, diversification and loan backing by replying them rightly. It's observed that utmost do not have knowledge about bond/debenture prices and credence purchasing authority. To gain an common grievance on fiscal knowledge for each replier, the ' correct ' answers given away by the repliers for each of the question is considered. It can be epitomized that the common mean grievance of the repliers for ' accurate ' rejoinder was 14.43 and SD was 4.02. The minimal grievance was 2 and outside was 20. It's set up that 64 of the repliers have a relatively reasonable common fiscal knowledge grievance as they've answered further than two thirds of the questions rightly. 3 of the repliers have answered lower than one third of the questions rightly and have a low common fiscal knowledge and 33 of the repliers have moderate fiscal knowledge as they've answered 7 to 13 questions rightly. For a deeper dissection the questions were distributed into two groups(introductory knowledge and improved knowledge). The first group consists of questions which capture people's capacity to manage introductory fiscal knowledge generalities similar as simple interest, upping, time value of plutocrat, affectation, credence clinch and savings interest. The alternate group is intended to capture sophisticated or improved fiscal knowledge generalities similar as threat/ return, disparity between folks and bonds, performing of the stock request, relationship between bond prices and interest classes, working out of collective

finances, threat diversification and loan backing. 31 of the repliers fall in the moderate member by having given away 3 to 5 accurate comebacks and precisely 1 of the repliers fall in the low basic literacy member with a ultimate grievance of precisely 2 accurate comebacks. FINANCIAL geste In

Behaviour Factors	Mean	SD
Debt management	19.23	4.70
Personal financial management	22.63	4.61
Long term planning	24.07	7.04
Emergency and risk planning	10.92	2.87
Advice seeking	10.49	2.69
Overall behavior	87.33	19.16

Debt operation It considers confines similar to payment of bills like laceration, insurance premium, electricity, credence card, etc. Short-tenure loans taken in once many times and repayment of loan on time is also taken into account while assessing debt management. Personal fiscal operation It considers confines similar to drafting a yearly account, buying effects after careful reflection, and relating requirements and wants separately. Long tenure planning It considers confines similar to withdrawal planning, long tenure saving, and long tenure leaguers. Exigency and threat planning To parade positive fiscal geste one needs to set aside an emergency deposit and be adequately covered by insurance. These procurator breakdowns emergency and threat planning geste of the repliers. Guidance seeking It's considered important to be streamlined on fiscal information from various sources like journals, television,

this section a set of 22 questions on a 5 point scale is exercised to study the financial behaviour of the existent. A It's set up that 25 of the repliers have low or negative financial geste ,48.2% of the repliers show off relatively positive fiscal behaviour and 26.8% of them parade largely dishy behaviour.

musketeers, and fiscal advisers. This procurator inquiries the financial geste of the repliers with reference to guidance dogging. fiscal knowledge and fiscal geste This section aims to study the relationship between the position of knowledge(knowledge) and financial geste . Pearson's correlation test is exercised to determine the relationship between the introductory knowledge, improved knowledge, common knowledge, and fiscal geste . The results show that the correlation measure between common knowledge and common fiscal behavior is 0.717, which indicates a positive relationship between common knowledge and overall behavior and this is significant at 1 position. The correlation measure between advanced literacy and geste indicates 66.6% a positive relationship between the two variables the relationship between introductory knowledge grievance and geste is 67.9 % positive at 1 position.

Correlation

	Debt Management	Personal Finance	Long Term Planning	Emergency and Risk	Advice Seeking	Overall Behaviour
Basic Knowledge	.661(**)	.629(**)	.556(**)	.575(**)	.533(**)	.679(**)
Advanced Knowledge	.670(**)	.588(**)	.547(**)	.565(**)	.529(**)	.666(**)
Overall Knowledge	.712(**)	.646(**)	.588(**)	.608(**)	.567(**)	.717(**)

Multiple Regression Anlaysia

Variables	Unstandardized Coefficients	SE of B	Standardized Coefficients	t	Sig.
(Constant)	10.137	1.319		8.529	.000
Basic Literacy	.312	.261	.387	1.964	.030
Advanced Literacy	.493	.132	.422	3.726	.000

Dependent Variable: Financial Behaviour
These effects are farther validated by performing a retrogression dissection. The dependent variable is fiscal geste and the

independent variables are introductory and advanced knowledge. Grounded on the standardized measure it can be gathered that improved knowledge (0.422) is the most

important procurator impacting good followed by introductory knowledge (0.387).

Conclusion and Discussion

This paper attempts to estimate the position of fiscal knowledge (knowledge) and bring out its impact on fiscal good. The major rulings of this study are that utmost of the repliers (64) have a reasonable position of fiscal knowledge. This is a positive gesture. It is set up that 80 of the respondents are well apprehensive of introductory knowledge generalities similar as simple interest, affectation, credit cards and savings interest rate. Only 56 of the repliers are well apprehensive of advanced literacy generalities similar as long period responses, stock freight oscillations, threat/ return on folks bonds and diversification. Repliers are relatively ignorant with introductory fiscal conception such as upping, time value of plutocrat and credence clinch and improved fiscal concepts such as functioning of the stock request, bond prices, collective deposit and loan financing. Majority of the repliers have a relatively positive geste. In confines similar as debt operation, particular finance, long tenure planning, exigency & threat and advice seeking geste positive fiscal geste is observed. With reference to the relationship between fiscal knowledge and fiscal geste it may be concluded that the result show off a positive relationship between introductory and advance financial literacy and fiscal geste.

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The Silence of Maternal Absence and Black Imagined Identity in Jean Rhys' *Voyage in the Dark*

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Abstract:

This research article delves into the intricate exploration of the theme of maternal absence and its profound impact on the formation of a black imagined identity in Jean Rhys' influential novel, *Voyage in the Dark*. Through a comprehensive analysis of the protagonist's transformative journey, this study delves into the silences and gaps surrounding the absence of the maternal figure and the far-reaching consequences they have on the protagonist's racial and cultural identity. Drawing upon the theoretical framework of Du Bois' concept of double consciousness, this research delves into the protagonist's profound sense of alienation, as she grapples with a fragmented sense of self and attempts to construct an imagined black identity as a means of reconciling the void left by her absent mother. Rhys' nuanced portrayal of the protagonist's experiences and interactions with individuals of black heritage, as well as her introspective reflections, serves as rich material for unravelling the complex dynamics between maternal absence, racial identity, and the relentless quest for self-understanding. By delving into the multifaceted layers of the protagonist's identity formation, this study sheds light on the profound influence of maternal absence and its role in shaping the protagonist's construction of a black imagined identity. Through this analysis, this research article contributes to a deeper understanding of the intricate interplay between race, identity, and the vital maternal bond within the context of Jean Rhys' remarkable work, *Voyage in the Dark*. It invites further exploration and discussion of the complexities inherent in the human experience of identity formation and the enduring impact of maternal absence.

Key Words: Silence, Maternal Absence, Black Imagined Identity, racial identity, cultural identity, double consciousness, alienation, fragmented self, identity formation, black heritage, introspection, maternal bond.

Introduction:

Jean Rhys's acclaimed novel, *Voyage in the Dark*, delves into the intricate journey of Anna Morgan, the protagonist, as she grapples with the construction of her self-identity within the confines of a conservative London society in the 1930s. Born in Dominica, Anna's experiences are marked by a profound sense of loss that serves as a catalyst for her exploration of an imagined black identity, shaped in the absence of her mother. Despite her white physical appearance, Anna finds herself alienated both in her home country and in London. Rhys skillfully exposes prevalent racial stereotypes, particularly the hypersexualization of Caribbean women, while also

weaving in Du Bois's concept of double consciousness, which adds layers of complexity to the narrative. Within the novel, Anna's character becomes a canvas for the problematic nature of Du Bois's double consciousness. Despite sharing the same whiteness as English individuals, Anna refuses to identify England as her true homeland, challenging conventional notions of belonging and national identity. Rhys's exploration of this internal conflict sheds light on the intricate interplay between race, identity, and societal expectations. Anna's journey towards an imagined black identity is deeply influenced by her perception of her mother's absence and the inherent cultural and historical implications of being a Creole

from Dominica. By delving into the multifaceted dimensions of Anna's struggle, *Voyage in the Dark* not only exposes the complexities of racial identity construction but also offers a poignant commentary on the deeply ingrained prejudices and stereotypes that shape society. Rhys's nuanced portrayal invites readers to reflect on the intersections of race, gender, and personal agency in the formation of individual identity. Through an exploration of Anna's experiences, this study aims to unravel the intricate tapestry of self-identity construction in the face of loss, alienation, and societal expectations, shedding light on the lasting relevance of Rhys's masterful work.

Discussion:

The racial dynamics depicted in Rhys's *Voyage in the Dark* are intricate due to the fact that Anna's racial identity is both socially and personally constructed. Hester's statement suggests that Anna's mother was not only a "coloured" woman, as opposed to being a descendant of English settlers, but also that Anna's uncle, Ramsay Colterus, fathered children with Afro-Dominican women. Anna's upbringing takes place on Constance Estate, a Dominican plantation that has been owned by her mother's family for four generations, thriving on the labor of enslaved individuals. After the sudden and unexplained death of Anna's mother, her father marries Hester, an Englishwoman who strives to restore the family's lost reputation of undiluted Englishness. Hester implies that Anna's mother was of mixed race rather than solely of white English heritage, and she expresses disdain for Ramsay Colterus, Anna's uncle, who has fathered children with Dominican women and possesses "the laugh of a negro" (Seshagiri 493).

Hester's remarks are not unfounded, as the existence of Ramsay's mixed-race children is widely known, and sexual relationships between white men and coloured or black women in the West Indies are common knowledge. In her book *Women Writing The West Indies, 1804-1939: "A Hot Place, Belonging to Us*, Evelyn O'Callaghan supports this claim, stating, "There is abundant evidence that white men in the West Indies, whether married or single, openly engaged with black or brown mistresses" (O'Callaghan 49). These circumstances create uncertainty for Creoles like Anna, as they can never be certain

whether their mothers were colored or white. This history also fuels Hester's determination to mold Anna into a refined lady, considering her family's sexual past. Hester strives to make Anna more English than colored, yet Anna's black accent remains unchanged when she speaks English. It is in this context that Hester says to Anna:

I tried to teach you to talk like a lady and behave like a lady and not like a nigger and of course I couldn't do it. Impossible to get you away from the servants. That awful sing-song voice you had! Exactly like a nigger you talked – and still do. Exactly like that dreadful girl, Francine. When you were jabbering away together in the pantry, I never could tell which of you was speaking. (*Voyage in the Dark* 65)

The close bond between Anna and Francine can be attributed to the unique dynamics of motherhood in Creole households. O'Callaghan provides support for this observation by interpreting Carmichael's statement regarding black women's motherhood. Carmichael asserts that "Negro children are brought up altogether differently from European infants" and highlights that black mothers typically breastfeed their own children, implying that white mothers generally do not engage in this practice (O'Callaghan 53). In relation to Francine's apparent dislike for Anna's whiteness, O'Callaghan further explains that nursing is not a voluntary activity for black women but rather a duty they fulfil obediently toward their white mistresses.

The intricate racial dynamics in this novel result in Anna's struggle with her identity and her internalization of the burden placed on black people by colonialists in Dominica. Her compassion arises not only from her empathetic connection to the suffering of black individuals but also from her association of blackness with the land and nature of Dominica. Anna's love for her motherland strengthens her admiration for blackness. The uncertainty surrounding her mother's racial identity places Anna in a liminal space between whiteness and blackness. She constantly identifies herself with brownness, which exists as a mixture of both white and black: "I sat there. I didn't know what to say. There wasn't anything to say. I kept on wondering whether she would ask me what I was living on. 'What is Purity?' For thirty-five years the answer has been Bourne's Cocoa.' Thirty-five years...

Fancy being thirty-five years old. What is Purity? For thirty-five thousand years the answer has been..." (Voyage in the Dark 59).

In this passage, Anna contemplates her own existence and the concept of purity, symbolized by the brand Bourne's Cocoa. The repetition of the phrase "thirty-five years" emphasizes her own age and the enduring presence of this product. Through this reflection, Anna suggests that the question of identity and racial purity has persisted for thousands of years, highlighting her own sense of being in-between, neither wholly white nor black.

Anna's self-hatred towards her own skin colour and her longing for blackness are influenced by the stereotypes attached to white and black individuals in Dominica. The Creole people, seen as embodying the colonialists' perceived "whiteness," harbour a sense of superiority despite being surrounded by native black Dominican people on the island. In this novel, Anna's voice becomes the sole perspective, silencing the black characters. Although the explicit voices of characters like Francine or other black individuals are absent, Anna's yearning for blackness serves as a conduit for the silenced black voice. The readers never directly hear from characters like Francine, but instead, Anna's thoughts and desires dominate the narrative. For instance, in a scene where Francine is washing up, her eyes red and watery from the smoke, Anna perceives her sidelong glance and a muttered remark in patois. Anna interprets this as Francine's dislike towards her whiteness, stemming from the resentment of being colonized and dehumanized. As a representative of the colonialists, Anna feels the inherent divide between herself and Francine, sensing Francine's withdrawal as an unwillingness to engage in mutual understanding or share experiences. Nevertheless, Anna persists in seeking a connection with Francine, driven by her disdain for the image of whiteness associated with the colonialist identity.

In the context of England, Anna cannot fully inhabit the "third space" because she rejects English whiteness. However, she identifies as Creole due to her birth skin colour, while also longing to be black because she associates blackness with Dominica, her motherland. The absence of her suspected-coloured mother becomes a significant factor in Anna's yearning for blackness. If her mother were still alive, Anna would have

developed her identity as a person of colour instead of a white Creole. However, she could have potentially embraced both black and white identities, given that she was born on the island and interacted with black Dominicans. This would position her in the "third space" between white and black, where she could accept herself as a person of mixed heritage while also incorporating elements of black Dominican culture.

The role of Anna's mother is crucial in shaping her sense of identity. Having a suspected-coloured mother is Anna's only tangible connection to the blackness she longs for. In England, Anna's language sets her apart from English people and contributes to her perceived difference. Additionally, the geographical origins of Dominica and Anna's physical appearance, which deviate from those of English women, further emphasize her distinctiveness. O'Callaghan cites an anonymous author of *The Koromantyn Slaves*, who describes the differences between Creole women and English women:

The eye sockets of creoles were apparently deeper than those of Europeans, "thus shading the eye from the ill effects of an ardent and glaring solar light." Physically, whites in the West Indies seemed to evolve downwards toward the bestial; and this applied to character also. So creoles in the region are represented as *less* well-bred, intelligent, active, sensitive, moral – generally less in *every* way – than the British and American writers who pronounce on them. (O'Callaghan 107)

Anna's experience in England reflects Du Bois's concept of double consciousness. She is constantly aware of being seen as different and "the other" by English people, who racialize her by labeling her with the stereotype of Creole people as inferior. The novel implies that the time period is after the abolition of slavery but during British colonialization of Dominica, as seen through the presence of Francine as a black servant rather than a slave.

In this society, the Creole community segregates themselves to maintain their caste of whiteness, preserving their economic and political power. Both Hester and Anna recognize the subtle resistance from black Dominicans, with Anna considering blackness as warmer and more nurturing compared to the perceived coldness and sadness associated with whiteness. Anna's

stepmother notices her inclination to be closer to Francine, her black servant, than to herself as a mother figure. Anna naturally adopts Francine's language and behavior, rejecting the expectations of a white lady. The absence of a mother in Anna's life creates a void within her, unconsciously driving her to seek closeness with Francine. Anna attempts to recreate the image of the mother she longs for—a nurturing, warm, and domestic figure—paralleling the stereotypes associated with black women. This domestic stereotype is evident in Francine's activities, primarily centred around the kitchen. Anna's longing for a mother figure intensifies when she moves to England, as she lacks the opportunity to experience the warmth of a mother's presence that she had felt through her interactions with Francine and in Dominica. Ironically, when Anna becomes pregnant, she opts for an abortion instead of embracing motherhood—an action that not only reveals her lack of confidence in becoming a mother but also highlights her financial limitations.

Conclusion:

In Jean Rhys' novel *Voyage in the Dark*, the themes of maternal absence and black imagined identity intersect, shedding light on the complex dynamics of race and identity. Anna's longing for a mother figure and her yearning for blackness in the context of her Creole identity intertwine, revealing the profound impact of societal structures and personal experiences on one's sense of self. The absence of Anna's mother creates a void in her life, driving her to seek connections and nurturance elsewhere. Her affinity for Francine, her black servant, stems from a subconscious desire to fill the maternal void and find solace in the warmth and domesticity she associates with black women. The domestic stereotype perpetuated by Francine's activities further reinforces Anna's longing for a mother figure and the imagined identity she constructs for black women. Furthermore, Anna's positioning in the racial landscape of Dominica and England contributes to her yearning for blackness. As a Creole individual, she grapples with the stereotypes and expectations attached to her identity, while simultaneously being aware of her otherness in English society. This double consciousness, influenced by Du Bois's concept, highlights Anna's constant awareness of being perceived as different and the struggle to reconcile her

multiple identities. Throughout the novel, Rhys explores the performative nature of identity and the illusions that shape one's sense of self. The curtain metaphor, reminiscent of Du Bois's veil, underscores the idea of performing and the sense of being trapped between different worlds. Both Anna and Du Bois depict the complexities of identity as a performance, necessitated by societal expectations and prejudices. In conclusion, *Voyage in the Dark* delves into the silence of maternal absence and the longing for blackness within the context of a Creole protagonist. Rhys's exploration of these themes, intertwined with ideas of performative identity and racial consciousness, invites readers to critically examine the intersectionality of race, identity, and societal constructs.

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Nutrition and Cognitive Health

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Abstract

In general, people place more emphasis on their physical appearance. The goal is to always maintain physical fitness so that you can engage in activities more actively and effectively. However, they place little value on their mental or cognitive wellness. Because of how fast-paced and overloaded with ideas, thoughts, and job life has become in the modern world, we frequently neglect to set aside time or monitor our mental fitness. Young adulthood and middle age are crucial periods for determining cognitive health in old age as a result, people tend to display the symptoms of illnesses like sleeplessness, anxiety, depression, dementia, Alzheimer's, etc. at a young age. The majority of these illnesses are caused by lifestyle dysfunction, which is readily preventable by altering living habits, taking nutritious meals, and adopting positive beliefs. It is no surprise that maintaining effective cognitive health is essential for a fulfilling and successful life. While mental exercises and intellectual pursuits play their part, the significance of nutrition in shaping cognitive abilities cannot be understated.

Nutrition plays a crucial role in maintaining optimal cognitive health throughout life. The brain requires a wide range of nutrients to function properly, and a well-balanced diet can significantly impact cognitive function, memory, learning, and overall brain health. The present paper is an endeavour to understand various facets of cognitive health and role of nutrition in shaping the overall output of brain.

Keywords: Cognitive health, factors affecting cognitive health, impact of nutrition on cognitive health.

Introduction

According to Hendrie et al. “cognitive health is the development and preservation of the multidimensional cognitive structure that allows older people to maintain social connectedness, an ongoing sense of purpose and the abilities to function independently, to permit functional recovery from illness or injury, and to cope with residual functional deficits.” It refers to the state of an individual's mental well-being and their ability to process thoughts, learn, remember, and make decisions. It encompasses various cognitive functions, including attention, memory, language, problem-solving, and executive functions. It lets you think clearly and learn new things. It allows you to remember, use reason, make judgements, and use language to communicate. All these things and more are collectively known as cognition, with cognitive health a measure of the effectiveness of your cognitive functioning.

Maintaining good cognitive health is crucial for overall well-being and quality of life, as cognitive abilities play a significant role in daily activities, work performance, social interactions, and independent living. Several factors can influence cognitive health:

- 1. Physical Health:** A healthy body supports a healthy mind. Regular exercise, a balanced diet, adequate sleep, and managing chronic health conditions can all positively impact cognitive health.
- 2. Mental Stimulation:** Engaging in mentally stimulating activities, such as reading, puzzles, learning new skills, or engaging in hobbies, can help keep the brain active and enhance cognitive abilities.
- 3. Social Engagement:** Maintaining social connections and participating in social activities can have a positive impact on cognitive health. Social interaction helps

reduce feelings of isolation and keeps the mind engaged.

4. **Emotional Well-being:** Managing stress and maintaining emotional balance are essential for cognitive health. Chronic stress can have negative effects on cognitive function.
5. **Brain Training:** Some research suggests that specific cognitive training exercises and brain games may have some benefits in enhancing cognitive abilities, but the evidence is still debated.
6. **Healthy Lifestyle Choices:** Avoiding excessive alcohol consumption, smoking, and drug use can help protect cognitive function.
7. **Medical Conditions:** Certain medical conditions, such as diabetes, hypertension, and heart disease, can impact cognitive health. Managing these conditions properly can help minimize cognitive decline.
8. **Brain Injuries and Trauma:** Taking precautions to prevent head injuries and seeking prompt medical attention if a head injury occurs can help reduce the risk of cognitive impairment.

As people age, it is normal to experience some decline in cognitive abilities. However, lifestyle choices and proactive efforts can contribute to maintaining cognitive health and potentially slow down cognitive decline. If someone is concerned about their cognitive health or notices significant changes in memory, thinking, or behavior, it is essential to consult with a healthcare professional. Early detection and intervention may help identify and manage cognitive disorders.

Nutrition and Cognitive Health

In healthy individuals, the decline of cognitive abilities occurs with age and is spread throughout life. The mechanisms which contribute to normal ageing, such as oxidative stress and free radical damage, neuro-inflammation and vascular dysfunction are similar to those contributing to the development of neurological diseases. Factors identified as aggravating risk include depression; type 2 diabetes; midlife hypertension; mid-life obesity; smoking; physical inactivity and low educational attainment.

Nutrition plays a crucial role in cognitive health, as the brain requires specific nutrients to function optimally. The food we eat provides the building blocks and energy needed for proper brain function,

cognitive development, and maintenance. Here are some key ways in which nutrition influences cognitive health:

Brain Development: Proper nutrition during fetal development and early childhood is vital for optimal brain development. Nutrients like omega-3 fatty acids, choline, iron, iodine, and various vitamins and minerals are essential for brain growth and maturation.

Neurotransmitter Production:

Neurotransmitters are chemicals in the brain that facilitate communication between nerve cells. Nutrients such as amino acids (building blocks of proteins), vitamin B6, and folic acid are necessary for the synthesis of neurotransmitters like serotonin, dopamine, and norepinephrine, which regulate mood and cognitive function.

Antioxidants and Brain Protection: The brain is particularly vulnerable to oxidative stress, which can lead to cellular damage and cognitive decline. Antioxidants found in fruits, vegetables, and whole grains help neutralize free radicals and protect the brain from damage.

Blood Flow and Oxygen Supply: A healthy diet can promote cardiovascular health, ensuring proper blood flow and oxygen delivery to the brain. Nutrients like omega-3 fatty acids, found in fish and nuts, can improve blood vessel function and reduce inflammation, benefiting cognitive health. Iron is essential for transport of oxygen to all the body's organs including the brain, as it is a constituent of hemoglobin. So inclusion of iron rich food products in diet would significantly reduce the risk of Iron deficiency anemia (IDA) in infancy and old age.

Brain Plasticity: Nutrition can influence the brain's ability to adapt and rewire itself (neuroplasticity). Certain nutrients, such as those found in fruits, vegetables, and fish, have been associated with improved cognitive flexibility and memory. Foods high in omega-3 fatty acids have been shown to improve cognition, increase neuroplasticity, and decrease risk of depression. Fatty fishes, flax seeds, walnuts, avocado, and chia seeds are all recommended sources. They are now considered as super foods to promote brain health.

Gut-Brain Axis: According to Korecka and Arulampalam the term "gut microbiome" refers to "the complex ecosystem of bacteria that colonize the gut, including their genes,

proteins, and metabolites” Emerging research suggests a connection between the gut and the brain, known as the gut-brain axis. The benefits of human-microbe symbiosis are now known to extend to human mental health, with growing evidence that the gut-brain axis plays a crucial role in maintaining brain health via bidirectional communication between the microbes and the brain. A balanced diet that supports gut health with probiotics, fiber, and fermented foods may positively influence cognitive function and mood.

Blood Sugar Regulation: Stable blood sugar levels are crucial for cognitive health. Diets high in refined sugars and carbohydrates can lead to fluctuations in blood sugar, affecting attention, focus, and memory.

To promote cognitive health through nutrition, the following dietary guidelines must be considered:

1. **Eat a Balanced Diet:** Consume a variety of nutrient-dense foods, including fruits, vegetables, whole grains, lean proteins, and healthy fats. MIND or Mediterranean-Dietary Approaches to Stop Hypertension (DASH) Intervention for Neurodegenerative Delay includes specific guidelines beneficial for brain health. The foods included in the MIND diet are antioxidant-rich to enhance cognition.
2. **Omega-3 Fatty Acids:** Include sources of omega-3s, such as fatty fish (salmon, mackerel, sardines), flaxseeds, and walnuts, which support brain health.
3. **Antioxidant-Rich Foods:** Eat foods rich in antioxidants, such as berries, leafy greens, and colorful vegetables, to protect the brain from oxidative stress.
4. **Hydration:** Stay well-hydrated, as dehydration can negatively impact cognitive function.
5. **Limit Processed Foods:** Minimize the intake of highly processed foods, as they often lack essential nutrients and may contain harmful additives.
6. **Moderate Alcohol Consumption:** If you drink alcohol, do so in moderation, as excessive alcohol intake can harm cognitive health.
7. **Control Portions:** Overeating can lead to obesity and other health issues that may affect cognitive function.

Conclusion

Effective cognitive health is indispensable for personal growth, academic achievement, professional success, and overall well-being. Nutrition serves as the foundation for supporting cognitive health, providing the brain with the necessary nutrients for optimal functioning. A balanced diet, rich in vitamins, minerals, antioxidants, and essential fatty acids, offers numerous benefits in maintaining mental clarity, enhancing memory, and supporting mood regulation.

As we recognize the profound impact of nutrition on cognitive health, adopting a mindful approach to dietary choices becomes imperative. By embracing a nutrient-rich diet, complemented by regular physical exercise, mental stimulation, social engagement, and stress management, we empower ourselves to unlock the full potential of our minds and lead fulfilling, intellectually enriched lives. Let us cherish the importance of nutrition for effective cognitive health, nurturing our brains as we pave the way to a brighter and more promising future.

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Role of start-up in women entrepreneurship development

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Abstract

Entrepreneurship plays a important role in the economic development of any country. Entrepreneurship acts as a support for the economic success of a nation as it leads to generation of employment, contribution in national income, rural development, industrialization, technological development, export promotion etc. In India, various initiatives have been taken by the government from time to time for entrepreneurship development in the country. The government also announced several scheme, Policies like Start-up India, Make in India, Aathmanirbhar Bharat have sown the seeds of entrepreneurship in young minds and concessions for growing entrepreneurs, including tax exemption, rebates, funding support, etc. Startups play a significant role in the growth, development and industrialization of many economies the world over. The aim of research is to understand startup, Channel for Disbursement of Funds schemes and Start-up India Initiative taken by government

Key word: Entrepreneurship, Startup India

Introduction

When an individual tries to scale up economically his/her idea, the individual can be called an entrepreneur. Being an entrepreneur is a state of mind which tries to convert each and every idea into business opportunities. India in recent times has seen a drastic increase in young minds taking up Entrepreneurship. Policies like Start-up India, Make in India, Aathmanirbhar Bharat have sown the seeds of entrepreneurship in young minds various schemes have been launched by our Government to promote Entrepreneurship and Startup. The last decade has seen series of schemes introduced by our Government in promoting entrepreneurship among small scale enterprise, women, students etc,

Startup India this policy was launched in the year 2016 intended to build a strong ecosystem for nurturing innovation and startups in the country, completed five years in January 2022. To mark this occasion, January 16 has been declared as the National Startup Day, starting from 2022. It laid the foundation for building self-reliant India and harnesses the potential of our youth population.

Origin of research problem

Startups develop the spirit of entrepreneurship among the women which not only making them financially self-sustained but also to contribute to the growth process of the economy.

Review of research and development in subject

DR MADHUR GUPTA (2021) India came in third globally in terms of startup ecosystem, according to a NASSCOM survey (2015). On the organization's official website (startupindia.gov.in), the Department of Industrial Policy and Promotion defines startup (DIPP). A startup, as described in that definition, is "an entity, incorporated or registered in India, not prior to seven years, however, for Biotechnology Startups, not prior to ten years. With annual turnover not exceeding Rs 25 crore in any previous financial year, and Working toward innovation, growth or improvement of products, methods, or services, or if it is a scalable business strategy with a high potential for employment generation or wealth creation." All startups in India must be approved by the Ministry of Corporate Affairs.

AMIR HAMZAH (2022) The Government of India's flagship project,

Startup India, aims to create a strong ecosystem that is supportive of the development of new firms, to promote sustainable economic growth, and to create significant job opportunity. The government hopes that this effort would enable startups to develop via creativity and innovation. Additionally, a Startup India webpage was developed to help with different related tasks. Incubators, venture and angel funds, mentors, information access, and many other things are among them

Significance of study:

The important of study is to find out impact of start-ups in women entrepreneurship development. The study brings out the need and importance of women entrepreneurship and thereby exploring the areas of concern and bringing out needed improvements to strengthen the women entrepreneurship programs and policies in startups. It also tries to make an effective tool for implementation of state programs of startups meant for woman entrepreneurs more effectively and efficiently.

Objectives:

1. To review the importance of start-up
2. To study Fund of Funds for Start-ups (FFS)
3. Government Schemes to Promote Start-up
4. To evaluate the role and participation of startups in the present entrepreneurial

Methodology

This paper is mainly based on secondary data collected from several knowledgeable sources such as articles, research papers, journals, websites etc For understanding the concept of startup, number of startup resisted in each state, Government Schemes to Promote Start-up government initiatives

An Overview of Indian Start-ups

In the present scenario, entrepreneurship is an epoch-making input toward the country's economic development as it is the source of invention, growth and employment generation.

Startups play vital role in the growth of country's GDP and strengthening India's position at a global stage which encourage young talent from seeing entrepreneurship as a primary career option.. India is the third largest startup ecosystem in the world (NASSCOM, 2019). As per the DPIIT, there were 27,916 startups in India. Startups play a significant role in the growth, development and industrialization of many economies the world over. Globally technology-based startup companies were registering in higher numbers than non-technology companies because of their growing importance in the new knowledge economy.

Various countries are promoting startups. India had emerged as the world's third-largest startup ecosystem also in terms of number of Unicorns. The list is included U.S., U.K., Israel and Canada big 4" Startup countries and many more countries

Table No .1: State-wise & Year-wise list of recognized Startups across the country for the last five years (data as on 21st March 2022):

1	S. No. State/ UTs	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	Total
2	Maharashtra,	136	1534	1,526	2,420	2,918	3,799	12,333
3	Karnataka	96	1,189	1,187	1,790	1,797	2,184	8,243
4	Delhi	116	1,035	1,112	1,554	1,913	2,184	7,914
5	Uttar Pradesh	41	616	735	1,039	1,587	1,946	5,964
6	Gujarat	40	426	398	701	1,149	1,664	4,378
7	Haryana	38	379	480	772	896	1,068	3,633
8	Tamil Nadu	69	393	413	672	835	1,184	3,566
9	Telangana	29	457	461	707	848	1,028	3,530
10	Kerala	41	225	427	618	788	938	3,037
11	Rajasthan	19	209	227	390	545	674	2,064
12	West Bengal	13	253	240	338	462	736	2,042
13	Madhya Pradesh	12	192	257	380	456	574	1,871
14	Odisha	5	155	155	215	308	391	1,229
15	Bihar	4	87	127	176	321	404	1,119
16	Andhra Pradesh	6	146	145	200	238	299	1,034
17	Chhattisgarh	15	79	120	164	154	184	716
18	Punjab	8	56	54	109	180	237	644
19	Jharkhand	3	63	76	105	174	204	625

20	Assam	13	52	66	70	145	191	537
21	Uttarakhand	6	61	71	99	130	166	533
22	Jammu and Kashmir	2	29	44	36	92	134	337
23	Goa	3	25	44	48	71	92	283
24	Chandigarh	10	26	33	40	62	65	236
25	Himachal Pradesh	0	12	20	35	42	67	176
26	Manipur	0	5	8	8	21	30	72
27	Puducherry	0	6	14	10	13	21	64
28	Tripura	0	2	2	7	22	19	52
29	Andaman and Nicobar Islands	0	2	3	7	5	16	33
30	Dadra and Nagar Haveli and Daman and Diu	0	4	2	4	4	14	28
31	Nagaland	1	5	1	3	7	4	21
32	Meghalaya	0	0	4	3	3	9	19
33	Arunachal Pradesh	0	2	1	1	0	5	9
34	Sikkim	0	1	1	1	1	4	8
35	Mizoram	0	1	1	2	0	3	7
36	Lakshadweep	0	0	0	1	0	0	1
37	Ladakh	0	0	0	0	1	0	1
	Total	726	7,727	8,455	12,725	16,188	20,538	66,359

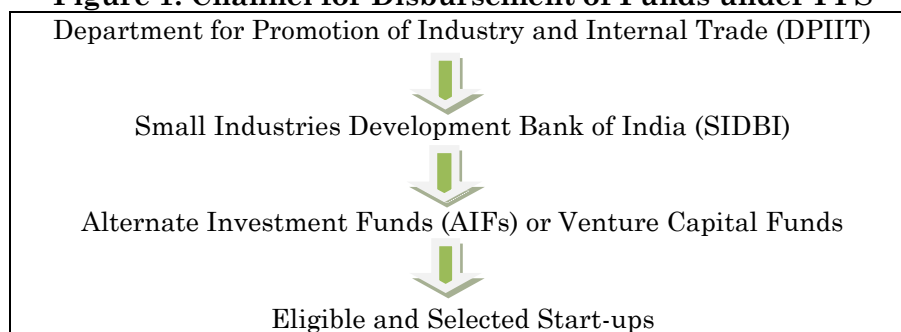
Source: DPIIT, 2022 <https://dpiit.gov.in/sites/default/files/ru2589.pdf>

Start-up India Initiative

The Indian government has taken a variety of measures to address the need for entrepreneurship and has motivated people to start their ventures. The government also announced several concessions for growing entrepreneurs, including tax exemption, rebates, funding support, etc. The government reduced the regulatory burden by lowering the fulfillment cost so that start-ups could better focus on their core business. The initiative positively impacted youths by changing their perception of start-ups. A start-up seeks funds at different stages for various purposes; first-stage/seed-stage funding is fuel to support their idea and R&D for product development, middle-stage funding for managerial support and finally, in the later stage for growth and expansion. The government declared a ₹10,000 crore Fund of Funds (FFS) for start-ups that is provided to the eligible recognized start-ups through SEBI and AIFs (Alternative Investment Funds). This fund is created to provide financial aid to start-up companies over the next four years. As the revenues of

start-ups are low and burn rates are high in their initial phases, provisions have been made to exempt the tax on profits and capital gains. Under the initiative, DPIIT-recognised start-ups can apply for tax exemption for three consecutive years, as stated in section 80-IAC of the Income Tax Act. However, a certificate from the inter-ministerial board for the purposes of section 80-IAC needs to be obtained by the start-up company after fulfilling certain conditions. The inter-ministerial board (IMB) comprises a Joint Secretary, DPIIT as a convener and two members, namely the department of biotechnology and science & technology. As a result of this initiative, there is a 15% increase in start-ups every year, with more than 60,000 start-ups in India as of March 2021 and 44% of the recognized start-ups have women directors.

The funds under the start-up India initiative get disbursed in a chain, i.e., DPIIT to SIDBI, SIDBI to Venture capitalists or Alternative investment funds (AIFs) and ultimately from AIFs to the selected and eligible start-ups.

Figure 1: Channel for Disbursement of Funds under FFS

Government Schemes to Promote Start-up

The Indian government is actively putting down measures to help the entrepreneurs by providing them humungous opportunities across the diverse fields. Government schemes to promote and develop the start-up ecosystem are- Atal Incubation Centres (AIC), Aspire - A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship; Stand Up India, SIDBI Startup Mitra, SIDBI Venture Fund, MUDRA Yojana, Multiplier Grant Scheme (MGS), SIDBI Make in India Soft Loan Fund

for Micro Small and Medium Enterprises (SMILE), Pradhan Mantri Yuva Udyamita Vikas Abhiyan (YUVA Yojana), India Aspiration Fund (IAF), Start-up India Seed fund scheme (SISFS), Scale-up Support to Establishing Incubation Centres, Sustainable Finance Scheme, Samridh Scheme, New Gen Innovation and Entrepreneurship Development Centre, Zero Defect Zero Effect (ZED) Scheme, Atal Incubation Centres, Ashwini Vaishnav, Single-Point Registration Scheme, etc. Some of them have been discussed as follows

Table 2: Government Schemes to Promote Start-up

S. No	Name of the Scheme	Key Area	Fiscal Incentive
1	Promoting Innovations in Individuals, Start-ups and MSMEs (PRISM)	Scientific and Industrial Units	Category-I: Proof of Concept/ Prototypes/ Models Maximum ₹ 2 lakh or 90% of the total project cost, whichever is lower. PRISM- Phase-II (Enterprise Incubation) Maximum ₹ 50 lakh limited to 50% of the total project cost.
2	Atal Tinkering Laboratories	Education Sector	₹ 10 lakh one-time establishment cost to be used to procure equipment for the ATL and ₹ 2 lakh for operational and maintenance expenses
3	Stand Up India	Greenfield Enterprise	Loan between ₹ 10 lakh to 1 crore for women and ST/SC communities
4	Venture Capital Assistance Scheme	Banking (Loan)	An interest-free loan that will depend on the project cost and will be the lowest of the following: 26% of the promoter's equity and ₹ 50 lakh for projects located in the North-Eastern Region, Hilly States (Uttarakhand, Himachal Pradesh, Jammu & Kashmir) 22 and in all cases in any part of the country where the project is promoted by a registered farmer producers organisation, the quantum of venture capital will be the lowest of the following: 40% of the promoter's equity and ₹ 50 lakh
5	COVID-19 Start-up Assistance Scheme (CSAS)	Technical Services	Loan not more than two crores per start-up
6	Scheme for Scale-up Support to Establishing Incubation Centres	Incubation Centres	Grant-in-aid support of ten crores provided for two years in two or more annual instalments to established incubation centres in India
7	SIDBI Make in India Soft Loan Fund for Micro	MSME	The minimum loan size is ₹ 10 lakh for equipment financing and ₹ 25 lakh for other purposes with a ten-year repayment period

	Small and Medium Enterprises (SMILE)		
8	Support for International Patent Protection in Electronics & Information Technology (SIP-EIT)	IT Services, Analytics, Enterprise Software, Technology Hardware, Internet of Thing	Up to ₹ 15 Lakhs for each creation or half of the aggregate costs brought about in documenting and handling the patent application up to give, whichever is lesser.

Source: Startup India website

Conclusion

1. The Indian government is increasingly showing greater enthusiasm to increase the GDP rate of growth from grass root levels with introduction of liberal policies and initiatives for entrepreneurs like “Make in India”, “Startup India”, MUDRA etc. “Make in India” is great opportunity for the Indian start-ups
2. A start-up gives an entrepreneur the chance to educate and inspire others. It also called as capitalism without capita.
3. Thousands of innovative start-ups are registered because of government initiatives
4. There is a need to invest more in awareness programs to educate young entrepreneurs about various supporting actors that are part of the start-up ecosystem
5. For growth of start-ups there is need of formation of sound connections with incubators/ accelerators, mentors, investors, industry and society

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Financial Inclusion in India in context of Inclusive Growth

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Abstract

Inclusive Growth can be achieved through financial inclusion. In India; Financial Inclusion is a national Priority as it is a facilitator for inclusive growth. To achieve the objectives of inclusive growth there is a need for resources; and for generation and mobilization of resources financial inclusion is required. It is an important indicator of economic growth. Financial inclusion through appropriate financial services can solve the problem of resources availability, mobilization and allocation. The objective of financial inclusion is to extent the scope of activities of the organized financial system to include within its sphere people with low income.

The present paper is an attempt to discuss the overview of financial inclusion in India, along with its significance in economic and social development of society in context with inclusive growth

Keywords: Financial Inclusion, Inclusive growth, financial services, GDP, economic growth, envisioning a sustainable future.

Introduction

Offering banking and financial services to each and every individual is a key concept of financial inclusion. Its main objective is to include everybody in society by giving them basic financial services irrespective of their income and savings. Its emphasis on providing financial solutions to the economically poor people. The term is broadly used to describe the provision of savings and loan services to the poor in an inexpensive and easy-to-use form. It aims to take care of the poor and marginalized to make the best use of their money and to achieve financial education. Innovation and advances in financial technology and digital transactions, has helped to come up with more and more startups for making financial inclusion simpler to achieve.

Definition

Financial inclusion means that **individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.**

(By World Bank Group)

“The process of ensuring access to financial services, timely and adequate credit for vulnerable groups such as weaker

sections and low-income groups at an affordable cost”.

(Committee on Financial Inclusion - Chairman: Dr C Rangarajan, RBI, 2008).

The National Strategy for Financial Inclusion 2019-2024 has put forward the vision and key objectives of the financial inclusion policies in India to expand and sustain the financial inclusion process at the national level through a broad convergence of action involving all those who are stakeholders of the financial sector. The strategy aims to provide access to formal financial services in an affordable manner, providing details of financial inclusion and promoting financial literacy & consumer protection.(Source: National strategy for Financial Inclusion) Financial inclusion is now popularly known as an important indicator of economic growth and poverty alleviation tool for the whole world. Access to formal finance can foster job creation, reduce weakness of economic shocks and increase investments in human capital. Inadequate access to formal financial services, individuals and firms need to depend on their own limited resources or on costly informal sources of finance to meet their financial requirements and pursue growth opportunities. Higher financial inclusion can support sustainable and inclusive socio-

economic growth for all. Financial exclusion, on the other hand, leaves the disadvantaged and low-income segments of society with no option other than informal options, making them susceptible to financial distress, debt, and poverty

Financial Inclusion and United Nations Sustainable Development Goals

It is also noteworthy to state that, 7th of the seventeen United Nations Sustainable Development Goals (SDG) of 2030 view financial inclusion as a key enabler for achieving sustainable development worldwide by improving the quality of lives of poor and marginalized sections of the society. (Source- Sustainable Development Goals, 2018)

Importance of Financial Inclusion

Financial inclusion reinforces the availability of economic resources and builds the habit of savings among the poor. Financial inclusion is a greater step towards inclusive growth. It helps in the overall economic development of the deprived population. In India, effective financial inclusion is needed for the upliftment of the poor and disadvantaged people by providing them with the advanced financial services.

Objectives of Financial Inclusion

1. To help people to assured financial services and products at reasonable and economical prices like deposits, fund transfer services, loans, insurance, payment services, etc.
2. To establish financial institutions to serve the needs of the poor people. These institutions should have strict regulations
3. To build and maintain financial sustainability to have a certainty of funds to underprivileged people which they struggle to have.
4. To have numerous financial institutions that offer affordable financial so that clients have a lot of options to choose from.
5. To increase awareness about the advantages of financial services among the economically weaker sections of the society.
6. To upgrade financial literacy and financial awareness in the nation.
7. To bring in digital financial solutions for the economically underprivileged people of the nation.
8. To bring in mobile banking or financial services in order to reach the poorest

people living in extremely remote areas of the country.

9. To provide tailor-made and custom-made financial solutions to poor and economically deprived people as per their individual financial conditions, household needs, preferences, and income levels.

Many poor and uneducated people are not able to open bank accounts or apply for a loan as they do not have any identity proof. There are so many people who live in rural areas or tribal villages who do not have knowledge about documents such as PAN, Aadhaar, Driver's License, or Electoral ID. So that they won't be able to avail many of the services offered by governmental or private institutions. Due to lack of these documents, they are reluctant from any form of subsidies offered by the government that they are actually belongs to. There are many governmental agencies and non-governmental organizations that are dedicated to bringing in financial inclusion. These agencies are focused on improving the access to receiving government-approved.

Objectives of the Study

1. To give an overview of current status of Financial Inclusion in the Indian Economy
2. To analyse the role of financial inclusion in inclusive growth in present scenario in India
3. To explore the significance of financial inclusion in economic and social development of society

Research Methodology: Looking into requirements of the objectives of the research design employed for the study is of descriptive type. The present study has been carried out with the help of secondary data source. Keeping in view of the said objectives, available secondary data was extensively used for the study. The investigator procures the require data through secondary survey method. Different news articles, published journals, economic surveys, Books, reports and web were used which were enumerated and recorded.

Literature Review

1. Dr. Swamy V and Dr. Vijayalaxmi (2010), in their article. "Role of Financial Inclusion for inclusive growth in India-Issues and challenges" claims that financial inclusion gained importance due exclusion of financial inclusion. Nearly India's 135 million populations are still far away from financial services, the

second highest after China. Through proper programme on financial inclusion the attempt is to lift the excluded people from step 1 to step 2. There should be strong co-ordination between the Government and other financial institution to provide financial services to the excluded people by opening bank account, at least each household should have one bank account.

2. Balkrishna M(2015) said that the support of financial inclusion can be achieved only through linkages between micro finance institutions and local communities' bank should give mass publicity zero balance account. Accessing banking products by using more technology in the rural areas and modify ATM's as user friendly for those are illiterate and less educated.
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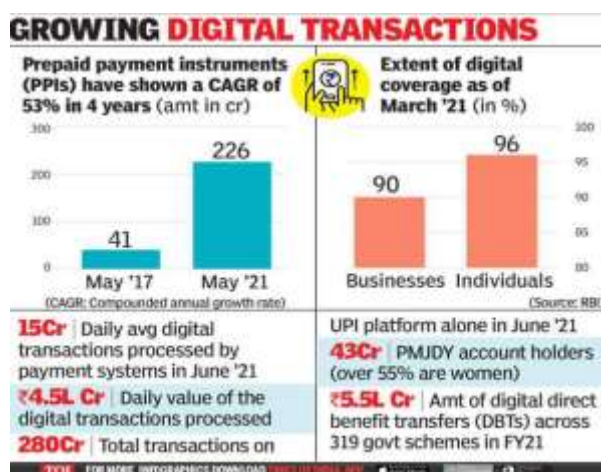
5. Peric,K. (2015). Technology can be a very valuable tool in providing access to banking product in remote areas. But ATM's still are not considered user friendly by the people who are illiterate and non-user of technology. Banks in this case needs to reengineer the design of existing technology which creates opportunity for traditional user to use technology

Findings

Financial Inclusion in the Indian Economy: The article published in Times of India on Aug 18, 2021 The Reserve Bank of India (RBI) has said that there was a **24% improvement in financial inclusion (FI)** as measured by RBI's FI-Index between March 2017 and March 2021.

The FI-Index incorporates details of banking, investments, insurance, postal as well as the pension sector in consultation with government and respective sectoral regulators. In April 2021, the RBI had announced that it would launch the FI-Index to capture the extent of financial inclusion. The highest weightage in the index (45%) is given to the usage of various financial services, followed by access (35%) and quality (20%).

The index captures information on various aspects of financial inclusion in a single value, ranging from 0 to 100, where 0 represents complete financial exclusion and 100 represents full financial inclusion.



The most important driver of financial inclusion in the country has been the Pradhan Mantri Jan Dhan Yojana (PMJDY). There are approximately 42.6 crore PMJDY account holders in India where more than 55% account holders are women. The Jan Dhan Yojana was launched in 2014, the usage of the accounts rises up with the

increase in direct benefit transfers (DBTs), which were facilitated by advance digital platforms and Aadhaar card

The impact of the digital payment in DBT can be discerned from the fact that Rs 5.5 lakh crore was transferred digitally across 319 government schemes spread over 54 ministries during 2020-21.

From the pandemic and its limitations to some limitations financial inclusion got a boost due to the increased usage of digital platform by small merchants and peer-to-peer payments.

Shaktikanta Das ,the governor of RBI at the financial inclusion summit said, that during the “Covid pandemic it clearly indicate that financial inclusion and inclusive growth reinforce financial stability,” and “As of March 2021, banks have achieved a digital coverage of 95.9% of individuals, while the achievement for businesses stood at 89.8%,The rise of the fintech’s (financial technology) have also supported financial inclusion as they innovated to simplify and promote digital payments like the UPI (Unified Payments Interface).”

Financial Inclusion Schemes in India

The Government of India has introduced many financial schemes to achieve the objective of financial inclusion. The purpose of these schemes is to provide social security to the underprivileged sections of the society. The financial experts and policymakers took the lot of efforts for planning and research the several government schemes; keeping in mind, the objectives of financial inclusion. The followings are the some of the government schemes for financial inclusion.

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)
2. Atal Pension Yojana (APY)
3. Pradhan Mantri Vaya Vandana Yojana (PMVVY)
4. Stand Up India Scheme
5. Pradhan Mantri Mudra Yojana (PMMY)
6. Pradhan Mantri Suraksha Bima Yojana (PMSBY)
7. Sukanya Samridhi Yojana
8. Jeevan Suraksha Bandhan Yojana
9. Credit Enhancement Guarantee Scheme (CEGS) for Scheduled Castes (SCs)
10. Venture Capital Fund for Scheduled Castes under the Social Sector Initiatives
11. Varishtha Pension Bima Yojana (VPBY)

Role of Financial Inclusion in Inclusive Growth

Economic growth that creates employment opportunities and helps in reducing poverty is known as Inclusive Growth. It means poor people should have access to essential services in health and education . It also includes providing equality of opportunity and empowering of people

through skilled education and skill development.

The Oxford dictionary defines inclusive growth as, “the growth that does not exclude any section of society

UNDP has described inclusive growth as “the process and the outcome where all groups of people have participated in growth and have benefited equitably from it”.

Inclusive growth is the process in which, economic growth measured by a sustained expansion in GDP and scope of all 4 dimensions i.e. Opportunity, Capability, Access, and Security. Inclusiveness results into overall development including all the important areas and sectors of the nation.

India requires inclusive growth in order to achieve fast and disciplined growth. Inclusive growth is necessary for sustainable development and equal distribution of wealth and prosperity. Achieving inclusive growth is important and it is one among the biggest challenge for India.

Rangrajan Committee (2008) on Financial Inclusion.:

The financial system in India has changed on a rapid scale in the last few decades. The functional and geographical coverage of the system is illustrative. Nevertheless, data do show that there is exclusion and that poorer sections of the society have not been able to access adequately financial services from the organized financial system. There is a drastic need to advance and modify the credit and financial services delivery system to achieve greater financial inclusion. The implementation of the recommendations made in this Report could sustain in long run to modify particularly the credit delivery system of the banks and other related institutions to meet the credit requirements of marginal and sub-marginal farmers in the rural areas. Hence, creating a correct credit delivery system is only an important condition. This needs to be supported by efforts to improve the productivity of small and marginal farmers and other entrepreneurs so that the credit made available can be productively employed. Banks and other financial institutions can also take efforts on their own to improve the absorptive capacity of the clients, it is equally important for Government at various levels to initiate actions to enhance the earnings capacity of the poorer sections of the society. The two together can bring about the desired change of greater inclusion quickly

Significance of financial inclusion in economic and social development of society

Since decades, only the middle and high classes of the society used to get access of formal types of credit. Poor people were not having any option other than to rely on unorganised and informal forms of credit. Many of them were uneducated and lacs basic knowledge about finance and hence, they got cheated and misguided by the greedy and rich people of the society. Several poor people have been exploited for years for the access of financial assistance. They used to be a victim by unorganized financial sectors.

Financial inclusion expects everybody in the society to be included and participate in financial management wisely. There are many poor households in India that lacs access to financial services in the country. They are unaware of banks and lacs access of their functions. Even if they are aware of banks, many of the poor people denied the access to get services from banks.

They are unable to meet minimum eligibility criteria laid by banks and hence, they will not be able to secure a bank's services. Banks have few requirements such as minimum income, minimum credit score, age criteria, and minimum years of work experience. A bank will provide a deposit or a loan to an applicant only if he or she meets the above criteria. Many of the poor people may be unemployed without any previous employment record due to lack of education, lack of resources, lack of money, etc.

These people who belongs to economically weaker section of the society may also not have proper documents to provide to the banks for verification of identity or income. Every bank has certain mandatory documents that need to be furnished during a loan application process or during a bank account creation process. Many of these people do not have knowledge about the importance of these documents. They also do not have access to apply for government-sanctioned documents.

Financial inclusion aims to eliminate these barriers and provide economically priced financial services to the underprivileged sections of the society so that they can be financially independent without depending on charity or other means of getting funds that are actually not sustainable. Financial inclusion also intends

to spread awareness about financial services and financial management among people of the society. Moreover, it wants to develop formal and systematic credit requirements for the poor people.

Conclusion: Financial inclusion is the process of ensuring access to financial products and services needed by vulnerable groups at an affordable cost in a transparent manner by institutional players. The success of financial inclusion is purely dependent on offering financial services to poor section society at affordable cost. Commercial Banks have to play an important role in providing financial facility to the unbanked population. Banks must offer attractive skills so that more and more savings account can be opened which will benefit all the stakeholders.

An inclusive financial system mobilizes more resources for productive purposes leading to higher economic growth, better opportunities and reduction of poverty keeping this in mind government, RBI, banks and other financial institutions are making policy interventions to accommodate the vulnerable into the financial system. For achieving the current policy stance of "inclusive growth the focus on financial inclusion is not only essential but a prerequisite.

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Theme of Social Milieu in the Select Works of Sudha Murthy

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Abstract:

Literature is the reflection of a society. It represents the social, political, cultural, economic and historical growth of a society at a great length. The word Milieu is defined as the people and the physical and social conditions and events that provide a background in which someone acts or lives. Social Milieu is a social environment. It refers to the physical and social setting in which people live or in which things happen or develop. In literature, this is a term that can comprehend a wide variety of aspects of a story. There are many writers in Indian English literature who depicted contemporary issues. Shashi Tharoor, Amish Tripathi, Chetan Bhagat, Arvind Adiga have presented different unconventional themes with pioneering techniques. Sudha Murthy is one of them. She is a very well-known modern Indian writer with a prolific writing. In her writing, she found the impact of tradition and technology on Indian society with a very good expression. She has always been an advocate of women's rights and a pioneer in the development of education. She believes that if we chose the less travelled path, it makes us different in the life. She works for the betterment of the society, and made the development of the people from rural area. Her writing is related to the lives of common people. She wrote on different issues like her views on donations and charity, hospitality, her childhood, realizing and traveling experiences.

Key Words: Social Milieu, Sudha Murthy, Indian English Literature, Women Empowerment, Rural Development, Economical Depravity, Educational Problems, Poverty Eradication

Introduction:

Literature is the reflection of a society. It represents the social, political, cultural, economic and historical growth of a society at a great length. The word Milieu is defined as the people and the physical and social conditions and events that provide a background in which someone acts or lives. Our milieu is our world, or the context we come from. If we live in a mansion and have rich friends, we are part of the upper crust milieu and if we live in a poverty and has a poor family, we are from lower class milieu. Social Milieu is a social environment. It refers to the physical and social setting in which people live or in which things happen or develop. In literature, this is a term that can comprehend a wide variety of aspects of a story. Milieu is overall the atmosphere or feel of a story. This can include the culture and environment of the story, the historical and geographical context, and the mood and tone

of the writing. So, it is very useful to understand the socio-economic situations, political issues, the world view and creativity of the writers, the system of the social and political organizations, the relations between certain thoughts and cultural formations in which they occur and determining factor of a literary work. The aspects of social milieu are: human relationship, status of women in the society, social issues, moral values, vices and evils in the society, traditional values, poverty, superstitions, culture, child marriage, illiteracy, social, economic, racial exploitation, etc. Literature as it represents the cultural, social, historical, economic and political growth of a society. Indian Writing in English has more than one hundred and fifty years of age today. There are many writers who depicted contemporary issues. Traditional themes like superstitions, child marriage Indian poverty, culture and illiteracy are now replaced by the themes like

family relations, devastating effects of globalization, exploitation of employees etc. There are number of works of different authors which gave such contribution. Shashi Tharoor, Amish Tripathi, Chetan Bhagat, Arvind Adiga have presented different unconventional themes with pioneering techniques. Sudha Murthy is one of them. She is a very well-known modern Indian writer with a prolific writing. In her writing, she found the impact of tradition and technology on Indian society with a very good expression.

Theme of Social Milieu in the Select Works of Sudha Murthy

Some women like Mother Teresa, Indira Gandhi or Sarojini Naidu have always been a source of motivation for social change. One another name is Sudha Murthy. She has also made a great impact on Indian society. She has always been an advocate of women's rights and a pioneer in the development of education. She works for the betterment of the society, and made the development of the people from rural area. To help the underprivileged sections of the society, Infosys Foundation, a non-profit organization, was established in 1996 by Infosys in Karnataka. The foundation supports for the development in the areas of Education, rural development, healthcare, arts and culture, the care of poor people, disaster relief, women and youth empowerment, and orphan care. She personally contributed to the programs benefits to the war widows, sanitation, the arts and education scholarships to the needy students. She wrote her work in English and Kannada. Her writing is related to the lives of common people. She wrote on different issues like her views on donations and charity, hospitality, her childhood, realizing and traveling experiences. Social milieu that she discussed in her writing are as follows:

1. Social Views:

The novel *Dollar Bahu* (2003) truly presents the dowry system and importance of money. It unfolds the story of a woman protagonist who faces difficulties while settling in her married life. In the book *Three Thousand Stitches: Ordinary People Extraordinary Lives* (2015) she narrates her experience in having worked to raise the lives of these devadasis and helped them to leave their jobs and by setting up their own bank, given a chance to lead a life of dignity. *Mahashweta* (2000) is the story of a girl,

Anupama, whose marriage breaks off when she is diagnosed with a skin disease leukoderma. The novel describes that it is very difficult for an Indian girl to overcome the dishonor that the society offers to a married woman who is left by her husband. It is a story of her success that she achieves when she discovers herself after moving to Mumbai and starts to respect herself and how she rebuilds her life. The novel *House of Cards* (2013) explores human relationships and holds up a mirror to our society with truthfulness. It narrates the problems faced by a protagonist, Mridula, the wife of a lucrative doctor. This novel analyzes as to how ambition leads a person in quest of supremacy and material wealth. This results in corruption and slowly the breakdown of family life and individual's behavior.

2. Moral and Ethical Values:

Values are a set of principles and beliefs that influence our behaviour and frame the words. Values may be different from person to person. Literature is actually a concise account of the experiences in life. Sudha Murthy's idea of life has always been one that does not give value to materialistic thoughts and possessions because of her strong belief in humility and knowledge, the two assets which help a man grow in life. She always believes that money changes only hands and that gives back to society. These noble beliefs are mirrored in her active involvement in social work for art and culture, public hygiene, healthcare, poverty alleviation, and women empowerment and education. *Wise & Otherwise: A Salute to life* (2002) shows encounters Sudha Murthy has had with ordinary people and extraordinary minds during her travels and personal experiences. This book gives a strong message of humanity to mankind. It upholds the values that are essential for mankind to survive in a modern life.

3. Economic Condition:

In *Three Thousand Stitches* Sudha Murthy depicted the evil tradition of Devadasi. She also took the efforts to eradicate this tradition by helping 3000 devadasis to leave their jobs and lead a life of dignity by setting up their own bank. To help the underprivileged sections of the society, Infosys Foundation, a non-profit organization, was established in 1996 by Infosys in Karnataka. Through Infosys Foundation, she helped to buildup 16,000 public toilets in rural area and several

hundred toilets in Bengaluru city. She also helped in building more than 2300 houses in flood-affected area.

4. Educational Views:

Sudha Murthy supported for the development in the areas of education, women empowerment, rural development, healthcare, arts and culture, and the care of very poor people. Through Infosys foundation, she has provided computer education and library facilities to the government aided schools. She has a vision of a library for each school. As a result, 50,000 libraries were setup in the schools.

5. Cultural and Religious Views:

Sudha Murthy's writing is a great combination of ancient Indian and present-day Indian culture. Her works reflect a rare combination of generous attitude and logical thoughts. Her writings take us deep into the human mind with all its complexities. The description of characters depicted by her represents new reality, which is revolutionary feature in modern literature. She wrote about men and women both struggling for their own existence in globalizing India. Sudha Murthy in the novel *House of Cards* portrays the life of the modern-day society. This novel portrays the difference between the simplicity of the rural lifestyle and the complexity of urban lifestyle.

Conclusion:

The literature written by people in a society is actually a reflection of the lives of people; it is the mirror image of a society. Literature broadens the mind's outlook while bonding people and culture collectively. As a contemporary writer, Sudha Murthy has done remarkable work for the welfare and upliftment of the society. She has bestowed her life for the sake of the deprived section of the society. Her social works covers education, women and youth empowerment, healthcare, public hygiene, art and culture and poverty eradication at the grassroots level, which were reflected in her literary work.

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Shodhganga Website and Its Impact on the Higher Education System in India: A Comprehensive Analysis

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Abstract

In the present study aims to provide a comprehensive analysis of Shodhganga's impact on the higher education system in India. Researcher has got of the impact of Shodhganga website in promoting research dissemination and interdisciplinary collaboration, enhancing research visibility and academic recognition, reducing research duplication, and fostering institutional reputation and research networking. However, it has some challenges that Shodhganga encounters, such as ensuring quality control, handling copyright issues, addressing the digital divide, achieving comprehensive coverage and participation, preserving archival data, and improving the platform's user-friendliness and searchability. Shodhganga is an essential platform to fostering a culture of open access and knowledge sharing, and its valuable contribution in the strengthening the research ecosystem of India and higher education system. The Shodhganga website has provided revolution to the Indian higher education system by providing an open-access repository for Indian electronic theses and dissertations. By consolidating ETDs from diverse universities and institutions, Shodhganga has become a reservoir of knowledge, covering a wide array of subjects and research domains.

Keywords: ETDs, NMEICT, Open access, Remote area, enhance the visibility.

Introduction

Shodhganga, established by the INFLIBNET Centre (Information and Library Network Centre), is an initiative that aims to promote and facilitate research in Indian universities and higher education institutions by providing a centralized repository for Indian electronic theses and dissertations (ETDs). It was launched in 2009 and has since played a crucial role in archiving and disseminating research work carried out by scholars across various disciplines. Shodhganga operates under the National Mission on Education through Information and Communication Technology (NMEICT), which is part of the Indian government's efforts to integrate technology into the education system.

Shodhganga is an online platform that serves as a repository for Indian electronic theses and dissertations. It was established to promote and preserve the research output of Indian universities and institutions. The word "Shodhganga" translates to "source of knowledge" in

Sanskrit, which aligns with the platform's mission of becoming a comprehensive digital archive for academic research in India. Shodhganga is an online platform that serves as a repository for Indian electronic theses and dissertations. It was established to promote and preserve the research output of Indian universities and institutions. Shodhganga is an initiative by the Indian government aimed at providing open access to electronic theses and dissertations (ETDs) from Indian universities and research institutions. Launched in 2009 by the Ministry of Education (formerly known as the Ministry of Human Resource Development), Shodhganga aims to promote research and facilitate knowledge-sharing within the academic community. It serves as a centralized repository for researchers, students, and the general public to access and download a vast collection of research works produced by scholars across India.

Objectives of Shodhganga

The primary objectives of Shodhganga are as follows:

Open Access: The primary objective of Shodhganga is to provide open access to electronic theses and dissertations (ETDs) from Indian universities and research institutions (UGC, 2019). By offering unrestricted access to these research works, Shodhganga facilitates knowledge-sharing among researchers, students, and the general public.

Promotion of Research: Shodhganga aims to promote research activities in Indian universities by creating a platform for researchers to share their findings with a wider audience. By doing so, it encourages collaboration and fosters interdisciplinary research (Sudhier & Babu, 2016).

Preservation and Conservation: Another vital objective of Shodhganga is to ensure the long-term preservation and conservation of electronic theses and dissertations. By digitizing and archiving these valuable research works, Shodhganga safeguards them for future generations (Ramesh, 2013).

Minimizing Duplication: Shodhganga helps minimize the duplication of research efforts by making prior theses and dissertations available for reference during the research process.

Enhancing Visibility and Recognition: By providing open access to ETDs, Shodhganga contributes to enhancing the visibility and recognition of research scholars and their work. The citability of ETDs available on the platform adds to the academic recognition of authors (UGC, 2019).

Scope and Coverage of Shodhganga Repository

The Shodhganga website serves as a comprehensive repository for Indian electronic theses and dissertations (ETDs), encompassing a wide range of disciplines and subject areas. Its scope and coverage play a pivotal role in promoting research and knowledge-sharing within the Indian higher education system. data reflects the significant growth and impact of Shodhganga as a repository for Indian electronic theses and dissertations. It highlights the platform's importance in promoting research and knowledge-sharing within the Indian higher education system. As the repository continues to expand and accommodate more universities and research institutions, it is expected to further contribute to the advancement of academic research in India. Provides the data on Shodhganga website as of 25th July 2023:

1. Shodhganga has Memorandum of Understanding (MoU) with 721 universities.
2. When considering universities in addition to Institutes of National Importance (INI) and Central Funded Technical Institutes (CFTI), the count increases to 828.
3. The repository hosts a total of 473,643 published theses.
4. The number of synopsis/Major Research Projects (MRPs)/Fellowships is 12,112.

1. Multidisciplinary Coverage:

Shodhganga hosts ETDs from various academic disciplines, including but not limited to arts, science, technology, engineering, social sciences, humanities, and management studies. This multidisciplinary approach ensures that researchers and students from diverse fields have access to a broad spectrum of research works, facilitating interdisciplinary collaborations and cross-pollination of ideas (UGC2019).

2. Extensive Collection from Indian Universities:

The repository includes theses and dissertations from numerous universities across India. It provides a rich collection of research output from central and state universities, deemed universities, and institutions of national importance. This extensive coverage ensures that research findings from academic institutions all over the country are accessible in one centralized platform (Sudhier, K. G., & Babu, B. R.2016).

3. Research from Regional and Remote Areas:

Shodhganga's reach extends to universities and research institutions in remote and less-developed regions of India. By incorporating research from these areas, the repository promotes inclusivity and facilitates the dissemination of knowledge from all corners of the country (Kumar, R., & Meena, P. L. 2018).

4. Doctoral and M.Phil Theses:

The repository houses not only doctoral theses but also M.Phil (Master of Philosophy) dissertations. This inclusion of M.Phil research expands the scope of available academic work, allowing researchers and students to explore and benefit from a diverse set of scholarly contributions (Jayasankar, K., & Sreekumar, M. G.2012).

5. Integration of the "Shodhgangotri" Initiative:

Shodhganga is complemented

by the "Shodhgangotri" initiative, which aims to provide access to the metadata of research projects leading to the award of doctoral degrees. By integrating this initiative, Shodhganga expands its scope to include information about ongoing research, offering valuable insights into upcoming research trends and areas.

- 6. Availability of Full-Text Theses and Dissertations:** Shodhganga primarily focuses on providing access to full-text ETDs. Users can download these documents in PDF format, enabling convenient reading, citation, and reference for researchers, academicians, and students.

Higher Education System in India

India's tradition of higher education dates back to ancient times, with universities like Nalanda and Takshashila serving as centers of learning and attracting scholars from all over the world. During the British colonial era, modern higher education institutions were established, primarily to produce administrators and civil servants. After independence in 1947, India's higher education system underwent significant expansion and diversification, focusing on nation-building and human resource development. India's higher education system is one of the largest and most diverse in the world. It plays a crucial role in shaping the country's intellectual and economic growth by providing advanced education and research opportunities to its citizens.

Types of Institutions

India's higher education landscape comprises various types of institutions, each with a distinct role:

Universities: These institutions offer undergraduate, postgraduate, and doctoral programs in a wide range of disciplines. Universities are classified into central, state, and deemed universities, depending on their funding and administrative control.

Colleges: Colleges are affiliated with universities and provide undergraduate courses in various streams. They are responsible for the delivery of the curriculum and play a vital role in preparing students for advanced studies or the job market.

Institutes of National Importance: These institutes are autonomous and have been accorded special status by the Indian government due to their excellence in specific areas like technology, management, science, and social sciences.

Specialized Institutes: India has numerous specialized institutions focused on areas such as engineering, medical sciences, agricultural sciences, law, design, arts, and humanities. These institutes offer specialized and professional education.

Academic Programs

India's higher education system offers a wide range of academic programs:

Undergraduate Programs: The undergraduate degree programs, such as Bachelor of Arts (BA), Bachelor of Science (BSc), Bachelor of Commerce (BCom), etc., typically span three to four years.

Postgraduate Programs: Master's degrees, such as Master of Arts (MA), Master of Science (MSc), Master of Business Administration (MBA), etc., are usually two-year programs, with some exceptions.

Doctoral Programs: Doctoral degrees (Ph.D.) are research-focused programs that allow students to pursue advanced research in their chosen field.

Professional Programs: India offers various professional courses, including Bachelor of Technology (B. Tech), Bachelor of Medicine and Bachelor of Surgery (MBBS), Bachelor of Laws (LLB), etc., to cater to specific career paths.

Funding and Governance

The higher education system in India is primarily funded by the government, both at the central and state levels. Additionally, many institutions generate revenue through student fees, research grants, and other sources. The University Grants Commission (UGC) and other regulatory bodies oversee the functioning and quality assurance of universities and colleges.

Challenges and Reforms

The Indian higher education system faces several challenges:

Access and Equity: Ensuring equitable access to quality education remains a challenge, particularly for marginalized communities and rural areas.

Quality and Relevance: Maintaining and improving the quality of education to meet the demands of a rapidly evolving job market and research landscape is crucial.

Research and Innovation: Encouraging research and innovation is vital for the advancement of knowledge and the development of the country.

Infrastructure and Technology: Adequate infrastructure and the integration of technology are essential for enhancing the

learning experience and research capabilities.

Impact of Shodhganga on the Indian Higher Education System

Shodhganga, as a repository for Indian electronic theses and dissertations (ETDs), has had a significant impact on the Indian higher education system. Since its establishment, Shodhganga has revolutionized the way research is conducted, disseminated, and utilized, influencing various aspects of academia in the country.

1. Dissemination of Research Findings:

Shodhganga has played a crucial role in enhancing the dissemination of research findings within the academic community. By providing open access to a vast collection of ETDs, researchers, students, and academicians can access and reference valuable research outputs, contributing to a more transparent and collaborative research environment.

2. Facilitating Interdisciplinary Research:

The repository's multidisciplinary coverage has facilitated interdisciplinary research collaborations. Scholars from different academic disciplines can access and draw insights from diverse research works, fostering cross-disciplinary interactions and the exploration of innovative research ideas.

3. Improving Research Visibility and Impact:

Shodhganga has significantly increased the visibility and impact of Indian research. The open accessibility of ETDs enables global researchers to access and cite Indian research works, leading to greater recognition and acknowledgment of the country's academic contributions.

4. Reducing Duplication of Efforts:

By providing a centralized platform for ETDs, Shodhganga has helped reduce duplication of research efforts. Researchers can refer to existing theses and dissertations to identify gaps in knowledge.

5. Encouraging Research Publication and Citation Practices:

Shodhganga has encouraged a culture of research publication and citation among Indian scholars.

6. Supporting Academic Recognition and Career Advancement:

The availability of ETDs on Shodhganga has facilitated the academic recognition and

career advancement of students and researchers.

7. Enhancing Institutional Reputation:

Institutions contributing to Shodhganga benefit from enhanced visibility and reputation within the academic community. Institutions actively promoting research and making ETDs accessible through the repository demonstrate their commitment to academic excellence.

8. Fostering Research Collaboration and Networking:

Shodhganga's wide reach has facilitated research collaboration and networking opportunities. Scholars from different institutions can connect, share ideas, and collaborate on research projects, leading to the exchange of knowledge and expertise.

Challenges and Limitations of Shodhganga

While Shodhganga has made significant contributions to the Indian higher education system, it also faces certain challenges and limitations that need to be addressed to enhance its effectiveness and impact. Some of the key challenges and limitations are as follows:

1. Limited Coverage of Private Institutions:

Shodhganga primarily focuses on ETDs from Indian universities and government-funded institutions. However, it may have limited representation of research output from private universities and colleges, which form a significant portion of the higher education landscape in India.

2. Quality Control and Plagiarism Detection:

Ensuring the authenticity and originality of the research works uploaded to the repository is crucial. Implementing robust quality control measures and effective plagiarism detection mechanisms is essential to maintain the integrity of the research content.

3. Language Barriers:

While Shodhganga hosts research in various languages, a significant portion of Indian research is still published in regional languages. Enhancing support for multilingual content and translation services could increase the inclusivity and accessibility of the repository.

4. Compliance with Copyright and Intellectual Property Laws:

Shodhganga should adhere to copyright and intellectual property laws to avoid potential legal issues related to the usage of copyrighted materials.

5. Limited Awareness and Adoption:

Despite its vast potential, some researchers and institutions may not be fully aware of Shodhganga's benefits or may be hesitant to participate in the repository.

6. Technical Infrastructure and Maintenance:

As the repository continues to grow, it requires robust technical infrastructure and regular maintenance to ensure smooth access and usability for users.

7. Incomplete or Outdated Metadata:

Ensuring the accuracy and completeness of metadata for each ETD is crucial for effective search and retrieval.

8. Limited Open Access Mandate for Theses and Dissertations:

While many institutions encourage open access for ETDs, it is not uniformly mandated across all universities and colleges.

9. Long-Term Preservation: Ensuring the long-term preservation of digital content is a significant challenge.

10. Integration with International Repositories:

While Shodhganga primarily focuses on Indian research, integrating with international repositories could enhance global visibility and collaboration for Indian scholars and their work.

Conclusion

India's higher education system has come a long way since its inception, with significant progress in terms of access and diversification. However, it continues to face challenges that require ongoing reforms and strategic investments to ensure the system's overall growth and development. By continually striving for excellence and inclusivity, India's higher education system play a pivotal role in shaping a knowledgeable and skilled workforce, fostering research and innovation, and contributing to the nation's overall growth and development. Shodhganga's impact on the Indian higher education system has been profound, with its contribution spanning research dissemination, collaboration, and recognition. By promoting a culture of open access and knowledge sharing, the repository has strengthened the country's research ecosystem and positioned Indian academia on the global stage. challenges will be essential for Shodhganga to fully realize its potential as a comprehensive, high-quality, and user-friendly repository of Indian research. the vast scope and reach of Shodhganga and its significant role in promoting research within the Indian academic community. This

platform's development and continued growth is a significant step forward in making research more accessible and fostering collaboration and knowledge-sharing in the Indian higher education system.

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Work Life Balance of Healthcare Professionals during COVID Pandemic in Bhopal

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Abstract

Work Life balance is the harmony between one's personal and professional lives. Both a person's personal and professional lives must be given equal weight. keeping a suitable work schedule Many physical and emotional problems can be mitigated by maintaining life balance. Additional benefits include less burnout, reduced stress, increased productivity, etc. The workplace culture has seen a significant transformation during the age of liberalisation, privatisation, and globalisation. The employees face both internal and external pressure to perform well and put in long hours at work. Corona virus, a recent discovery, is the viral sickness known as Covid 19. The virus damages the respiratory system, causing mild to severe respiratory disease in the patients. More severely impacted are elderly adults with major medical conditions including diabetes, chronic respiratory conditions, cardiovascular issues, fencers, etc. Extended working hours, many quarantines, and being unable to leave the office had made the issue worse. The purpose of the study is to examine the numerous factors that influence how healthcare workers manage their work and personal lives during the COVID Pandemic.

Keywords- COVID 19, Pandemic, Work life balance, Healthcare professionals, Stress, Quarantine

1. Introduction

The capacity of an employee to maintain a harmonious balance between their job functions, personal commitments, and family obligations is known as work-life balance. In actuality, it is drawing a line between personal and professional life. Employee happiness is frequently a result of the preference of the workforce for an employer friendly environment. A person has several roles to perform throughout his life. Conflicts may result from work-life imbalances. Employees now have more roles and obligations in both their personal and professional lives, which sometimes results in conflicts between the two. When these two are out of balance, stress-related health issues might result. In addition to these issues, the effects of the pandemic significantly impacted employees' personal and professional lives. The Novel Corona virus outbreak has made working from home mandatory for everyone. Employees are frequently compelled to put in longer hours of

labour than what is required. The major difficulty they have is finding a balance between job and family obligations. The COVID-19 epidemic is being battled over the globe. Healthcare professionals' situations are significantly varied. They fight the corona virus on the front lines and put in long hours every day. Medical professionals such as doctors, nurses, lab technicians, and hygienists are directly engaged in the fight against COVID 19. Extended working hours, several quarantines, and being unable to return home had worsened the issue. The purpose of the study is to examine the numerous factors that influence how healthcare workers manage their work and personal lives during the COVID Pandemic.

2. Objectives

The objectives in the study can be enumerated as below:

1. To identify the factors affecting work-life balance.

2. To study the problems faced by healthcare workers during the COVID-19.
3. To suggest appropriate measures to improve the work-life balance of healthcare workers.

3. Research Methodology

A survey among healthcare professionals were conducted by circulating google forms. Secondary data were collected from published sources like journals, articles

and websites. Population of the study is limited to the healthcare workers of Bhopal city. A sample of 100 respondents were selected using judgment sampling technique among the healthcare professionals working in different hospitals of Bhopal city. Sampled respondents consist of Doctors, Nurses, Ward boy and Pharmacists. Collected data is tabulated in MS-Excel 2019 for further analysis.

4. Data Analysis and Discussion

Table 1: Factors influencing work life balance

Factors	Weight (X)	SD (1)	D (2)	N (3)	A (4)	SA (5)	Total Score	Mean Score
Repeated Quarantine	F	0	8	42	48	2	344	3.44
	FX	0	16	126	192	10		
Extended Working Hour	F	0	2	24	50	24	396	3.96
	FX	0	4	72	200	120		
Fear of Carrying Virus to Home	F	4	10	18	42	26	376	3.76
	FX	4	20	54	168	130		
Repeated Shifts	F	2	2	38	54	4	356	3.56
	FX	2	4	114	216	20		
Others	F	2	4	88	4	2	300	3
	FX	2	8	264	16	10		

Weightage average method is used to identify the factor influencing work life balance of healthcare professionals. It was found that among all the factors “*Extended working hours*” (mean = 3.96) and “*Fear of carrying*

corona virus to home” (mean= 3.76) were found as most crucial factors which affects the work life balance of healthcare professionals during pandemic times.

Table 2: Overall satisfaction of healthcare professionals

Factors	Weight Total Mean					Score	Score	
	HD (1)	D (2)	N (3)	S (4)	HS (5)			
(X)								
Duty Duration	F FX	8 8	12 24	30 90	34 136	16 80	338	3.38
Availability of Safety Equipment	F FX	0 0	0 0	34 102	58 232	8 40	374	3.74
Availability of Quarantine Period	F FX	4 4	14 28	42 126	34 136	6 30	324	3.24
Behaviour of Colleagues	F FX	4 4	6 12	22 66	30 120	38 190	392	3.92
Behaviour of Family Members	F FX	0 0	0 0	14 42	54 216	32 160	418	4.18
Service Provided by You	F FX	0 0	2 4	24 72	32 128	42 210	414	4.14
Service Provided to You	F FX	0 0	8 16	42 126	30 120	20 100	362	3.62

Again, weightage average method is utilized to assess the overall satisfaction of

healthcare professionals. It is advented from table 2 that supportive behaviour of family

members during pandemic time leads to higher level of satisfaction among healthcare professionals (mean = 4.18) followed by the feeling of providing services to the patients

(mean = 4.14) as well as supportive behaviour of colleagues while performing duty (mean = 3.92).

Table 3: Problems faced by healthcare professionals

Factors	Weight (X)	SD (1)	D (2)	N (3)	A (4)	SA (5)	Total Score	Mean Score
Stress	F	8	18	50	14	10	300	3
	FX	8	36	150	56	50		
Tiredness	F	0	2	2	34	62	456	4.56
	FX	0	4	6	136	310		
Health Issue	F	14	12	24	34	16	326	3.26
	FX	14	24	72	136	80		
Insufficient Safety Equipment's	F	34	38	6	12	10	226	2.26
	FX	34	76	18	48	50		
Others	F	44	30	18	6	2	192	1.92
	FX	44	60	54	24	10		

While assessing the problems faced by healthcare professionals during pandemic times, it was found that “tiredness” (mean = 4.56) is the biggest problem face by healthcare professionals as they were

continuously performing their duties for months. Another major problem faced is “Health Issues” (mean = 3.26) which is again a result of tiredness due to continuous working.

Table 4: Measures to improve work life balance

Factors	Weight (X)	SD (1)	D (2)	N (3)	A (4)	SA (5)	Total Score	Mean Score
Increasing No of Staffs	F	0	0	4	52	44	440	4.4
	FX	0	0	12	208	220		
Decreasing No of Shifts	F	2	2	52	38	6	344	3.44
	FX	2	4	156	152	30		
Increasing Quarantine Period	F	0	0	4	44	52	448	4.48
	FX	0	0	12	176	260		
Providing Leave after Quarantine	F	0	2	4	66	28	420	4.2
	FX	0	4	12	264	140		
Flexible Working Hours	F	0	0	32	54	14	382	3.82
	FX	0	0	96	216	70		

Opinion of healthcare professionals were taken regarding measures need to adopt for improving work life balance and it was found that increasing the period of quarantine (mean = 4.48), increasing the number of healthcare staff (mean = 4.40) and providing leave after quarantine (mean = 4.20) are the crucial measures need to adopt by the healthcare institutions to improve the work life balance of healthcare professionals.

5. Suggestions

1. A suitable work-life balance may be maintained by reducing the working hour.
2. The number of employees in COVID care facilities is increased, which helps to lower worker fatigue.

3. After the quarantine period, leave may be granted to allow for the maintenance of a normal work and social life.
4. In order to protect the lives of family members, a hospital might offer a quarantine area.
5. It is possible to provide comfortable safety equipment.
6. The government must take the necessary actions to recognise all the healthcare employees who have sacrificed their personal lives and even put their lives in danger. • The medical staff on COVID duty may get financial perks including raises.

6. Conclusion

Both a person's personal and professional lives are significant to them. A happier personal life and, by extension, a decent societal existence are always made possible with the aid of a better vocation. Things had altered during this epidemic age, causing the males to seek refuge both for themselves and for society in their homes. By putting their own lives in danger, the medical personnel have made a significant contribution to reducing the number of COVID cases. The study is important because it aims to identify the elements that influence a healthcare professional's ability to maintain a healthy work-life balance amid the COVID epidemic. In this epidemic world, finding a healthy work-life balance is a major challenge. Support from friends, family, and coworkers is crucial for keeping a healthy work-life balance. According to the survey, healthcare professionals are unable to maintain a healthy work-life balance during COVID 19. They are content with their job lives compared to their personal lives.

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Artificial intelligence in Libraries

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Abstract:

We call ourselves Homo sapiens—man the wise—because our intelligence is so important to us. For thousands of years, we have tried to understand how we think; that is, how a mere handful of matter can perceive, understand, predict, and manipulate a world far larger and more complicated than itself. The field of artificial intelligence, or AI, goes further still: it ARTIFICIAL INTELLIGENCE attempts not just to understand but also to build intelligent entities. The application of artificial intelligence in the library has become pervasive. They include expert systems for reference services, book reading and shelf-reading robots, virtual reality for immersive learning among others. Although the incorporation of artificial intelligence in libraries can be perceived to alienate librarians from their users, it will probably help libraries do more rather than taking over the jobs of librarians. It will enhance their services delivery. Artificial intelligence will greatly improve library operations and services and will upgrade and heighten the relevance of libraries in an ever-changing digital society

Key Words: A.I., Artificial intelligence, Libraries, I.T. Trends

Introduction:

The development of societies in recent times have been facilitated by the growing demand of access to information, and libraries are the prime source in providing this access. The paradigm shift in the format and dynamics of information and knowledge as a result of the rapid advancement in computer technology and software applications especially artificial intelligence, have shifted libraries to a demand of the commensurate supply of the same technologies. Unless libraries begin to exploit the new technologies and innovate their information and services delivery, they may face obsolescence in this era.

I.T. trends in libraries

- 1. Digital Transformation:** Libraries have been actively embracing digital technologies to enhance their services. This includes digitizing their collections, offering e-books, providing online research resources, and implementing library management systems to streamline operations.
- 2. Maker Spaces:** Libraries have been incorporating maker spaces or creative spaces within their premises. These spaces allow patrons to explore

technology, arts and crafts, and engage in hands-on learning activities. They often provide access to tools like 3D printers, laser cutters, and other equipment.

- 3. Collaboration and Community Engagement:** Libraries are increasingly becoming community hubs, fostering collaboration and engagement. They host workshops, seminars, and events that bring together people from diverse backgrounds and interests. Libraries also partner with local organizations, schools, and businesses to provide a wide range of services and programs.
- 4. Focus on User Experience:** Libraries are putting greater emphasis on user experience to attract and retain patrons. This includes designing more comfortable and flexible spaces, offering personalized services, and providing easy access to resources through user-friendly interfaces and mobile apps.
- 5. Information Literacy and Digital Skills:** Libraries are playing a vital role in promoting information literacy and digital skills. They provide training programs and workshops to help users navigate the digital world, critically

evaluate information, and enhance their technological proficiency.

6. **Digital Libraries:** Libraries have been increasingly digitizing their collections and making them available online. This includes e-books, audiobooks, digital archives, and online databases. Many libraries have also started offering virtual library services, such as online reference assistance and digital borrowing.
7. **Data Literacy and Information Literacy:** With the abundance of information available online, libraries are increasingly focusing on helping patrons develop skills to navigate, evaluate, and use information effectively. This includes teaching data literacy, critical thinking, and media literacy skills.
8. **Flexible Spaces and Furniture:** Libraries are adopting flexible layouts and furniture to accommodate different needs and preferences of their patrons. This may include movable shelves, modular furniture, comfortable seating options, and adaptable spaces that can be easily reconfigured for various activities.
9. **Sustainability and Green Initiatives:** Libraries are incorporating environmentally friendly practices into their operations, such as using energy-efficient lighting, implementing recycling programs, promoting digital resources to reduce paper waste, and hosting eco-focused events.

It's important to trends may vary across different libraries and regions. To get the most up-to-date information on trends in libraries, I recommend contacting your local library or visiting their website to learn about the specific initiatives and programs they offer.

Impact of I.T. uses on the libraries

The advent of information technology (IT) has had a significant impact on libraries, transforming the way they operate and the services they provide. Here are some of the key impacts of IT on libraries:

1. **Digital Resources and Online Catalogs:** IT has enabled libraries to digitize their collections and provide access to digital resources such as e-books, e-journals, and online databases. Libraries now offer online catalogs that allow users to search and locate materials quickly from anywhere with an internet connection.

2. **Enhanced Access to Information:** IT has greatly improved access to information for library users. Online databases and digital repositories provide a vast array of resources that can be accessed remotely. This has expanded the reach of libraries beyond their physical locations and made information more readily available to a wider audience.
3. **Efficient Information Retrieval:** IT tools have made information retrieval more efficient. Advanced search functionalities, metadata tagging, and indexing systems enable users to search for specific content within large collections quickly. Users can often access relevant information within seconds, saving time and effort.
4. **Collaboration and Networking:** IT has facilitated collaboration and networking among libraries and librarians. Online platforms, forums, and social media have become valuable channels for librarians to connect, share knowledge, and collaborate on projects. It has also enabled libraries to engage with their users, gather feedback, and tailor their services to meet user needs.
5. **Automation and Streamlined Processes:** IT has automated several library processes, such as cataloging, circulation, and inventory management. Library management systems and integrated library systems have streamlined administrative tasks, reducing manual efforts and improving efficiency. Self-checkout systems and automated returns have also enhanced user experience and reduced waiting times.
6. **Digital Preservation:** IT has revolutionized the preservation of library materials. Libraries can now digitize rare and fragile materials, preserving them in digital formats for future generations. Digital preservation techniques ensure long-term access and prevent physical deterioration of valuable resources.
7. **Online Learning and Education:** Libraries have become hubs for online learning and education. They offer access to e-learning platforms, online courses, and educational resources, empowering users to expand their knowledge and skills. IT has transformed libraries into multifunctional spaces where users can

learn, collaborate, and access educational materials.

8. **Data Management and Analytics:** IT has enabled libraries to manage and analyze data effectively. Libraries can collect and analyze usage data, user preferences, and feedback to improve services, make data-driven decisions, and optimize resource allocation. This helps libraries tailor their collections and services to better serve their communities.

While IT has brought numerous benefits to libraries, it has also presented challenges such as digital divide issues, cybersecurity concerns, and the need for continuous technological updates. However, overall, the integration of IT in libraries has had a positive impact by expanding access to information, improving efficiency, and transforming libraries into dynamic and digitally connected institutions

What is Intelligence?

If you were asked a simple question; how can we define Intelligence? many of you would exactly know what it is but most of you won't exactly be able to define it. Is it something tangible? We all know that it does exist but what actually it is. Some of us will attribute intelligence to living beings and would be of the view that all living species are intelligent. But how about these plants and trees, they are living species but are they also intelligent? So can we say that Intelligence is a trait of some living species? Let us try to understand the phenomena of intelligence by using a few examples.

What is artificial intelligence

Artificial Intelligence (AI) refers to the field of computer science that focuses on creating intelligent machines capable of simulating human intelligence and performing tasks that typically require human intelligence. AI involves the development of algorithms and models that enable computers and machines to perceive, reason, learn, and make decisions based on data. AI can be broadly categorized into two types: Narrow AI and General AI.

1. **Narrow AI:** Narrow AI, also known as Weak AI, refers to AI systems designed to perform specific tasks or solve specific problems. These AI systems are trained and programmed to excel in a particular domain, such as image recognition, natural language processing, or playing chess. Examples of narrow AI

applications include virtual personal assistants (e.g., Siri, Alexa), recommendation systems, and autonomous vehicles.

2. **General AI:** General AI, also known as Strong AI or Artificial General Intelligence (AGI), represents AI systems with human-level intelligence and the ability to understand, learn, and apply knowledge across various domains. General AI aims to replicate human cognitive abilities, including reasoning, problem-solving, and creativity. While AGI remains an aspiration and is not yet fully realized, researchers continue to work towards developing more advanced AI systems. AI techniques can be categorized into several subfields, including:
 3. **Machine Learning (ML):** ML algorithms enable computers to learn from data without being explicitly programmed. These algorithms identify patterns, make predictions, and improve performance based on experience. Popular ML techniques include supervised learning, unsupervised learning, and reinforcement learning.
 4. **Deep Learning:** Deep learning is a subfield of ML that focuses on artificial neural networks, which are inspired by the structure and function of the human brain. Deep learning algorithms can automatically learn hierarchical representations of data by processing multiple layers of interconnected neurons. Deep learning has achieved remarkable success in areas such as image and speech recognition.
 5. **Natural Language Processing (NLP):** NLP involves the interaction between computers and human language. It encompasses tasks such as speech recognition, language translation, sentiment analysis, and text generation. NLP techniques enable machines to understand, interpret, and generate human language.
 6. **Computer Vision:** Computer vision involves the interpretation and understanding of visual information by computers. It encompasses tasks such as image recognition, object detection, and image segmentation. Computer vision algorithms enable machines to analyze and extract meaningful information from images and videos.

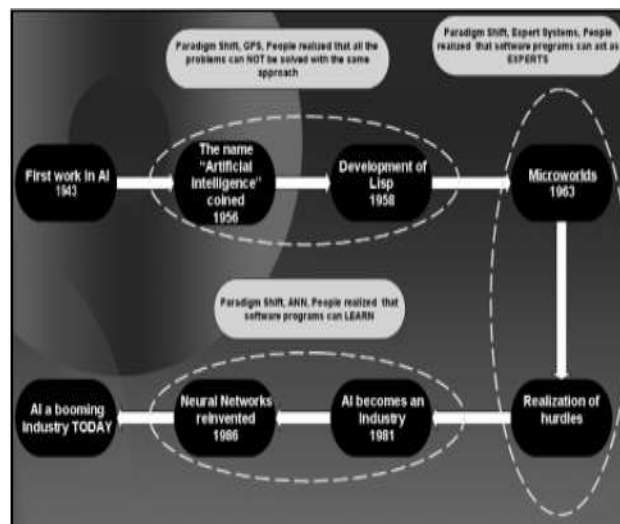
AI has widespread applications across various industries, including healthcare, finance, transportation, manufacturing, and entertainment. It has the potential to automate repetitive tasks, improve decision-making processes, enhance productivity, and revolutionize numerous aspects of our daily lives.

The History of AI:

The first work that is now generally recognized as AI was done by Warren McCulloch and Walter Pitts (1943). Their work based on three sources:

1. The basic physiology and function of neurons in the human brain
2. The propositional logic
3. The Turing's theory of computation

The proposed an artificial model of the human neuron. Their model proposed a human neuron to be a bi-state element i.e. on or off and that the state of the neuron depending on response to stimulation by a sufficient number of neighboring neurons. They showed, for example, that some network of connected neurons could compute any computable function, and that all the logical connectives can be implemented by simple net structures. They also suggested that suitably connected networks can also learn but they didn't pursue this idea much at that time. Donald Hebb (1949) demonstrated a simple updating rule for the modifying the connection strengths between neurons, such that learning could take place.



The diagram above summarizes the history and evolution of AI in a comprehensive shape.

Foundations of Artificial Intelligence

According to McGraw-Hill Encyclopedia of Science and Technology (2007), the four foundations of artificial intelligence are representation, search, reasoning and learning. These four foundations are basic requirements present in any artificial intelligence system.

1. Representations. This denotes the internal description of the problem or related knowledge of the intelligent system. Representation include knowledge-based of the system to identify problems and the architecture on which it can be manipulated. Representation of an expert system for diagnosis would be the description and symptoms of a person with a disease. For a moving robot, it could include the symbolic 3D description of a room.

2. Search. This is one important aspect of artificial intelligence systems that is used for problem-solving methodology. In some cases, a heuristic search is used to modify itself in response to the problem at hand. Example of search could be a database search of previous problems and solutions for the closest match to the current problem.
3. Reasoning. This is designed to turn knowledge into solutions to problems. This is the crux of the intelligence of the system. Reasoning could be deductive and inductive reasoning in which problems knowledge is used to deduce a set of possible solutions, or used to build a hypothesis that best explains the existing knowledge and possibly the current problem. Example of reasoning include expert systems, where the solutions to problems are reasoned based on some set of rules or knowledge-based developed by

human expertise to identify the rules of the problems.

4. **Learning.** The learning feature of intelligent systems makes them adapt and gather intelligence by learning the history or knowledge of the system. Learning covers the aspect of reconfiguring the representation, adjusting the search to be heuristic, updating the knowledge and augmenting the reasoning. Some of the most common learning methods used in artificial intelligence systems are statistical learning (using the number of the different types of historical events to base future actions or to develop inductive hypotheses, typically assuming that events follow some known distribution of occurrence), neural networks (networks are trained on existing knowledge and then applied to the problem, and interpret the value of the outcome as a solution), reinforcement learning (actions taken by an artificial intelligent system are rewarded or penalized based on their ability to solve the problem more or less accurately). These falls within the subject of machine learning and deep learning.

A.I use in Libraries

AI has several potential uses in libraries, enhancing services and improving the overall user experience. Here are some ways AI can be applied in libraries:

1. **Intelligent Search and Recommendation Systems:** AI-powered search engines can enhance the discovery of library resources by providing more accurate and personalized search results. AI algorithms can analyze user preferences, search history, and contextual data to deliver relevant recommendations, similar to the recommendation systems used by online retailers and streaming platforms.
2. **Chatbots and Virtual Assistants:** Libraries can employ AI-powered chatbots or virtual assistants to provide instant and personalized assistance to library users. These virtual assistants can answer common questions, provide guidance on using library resources, and assist with basic research queries. They can operate through various channels, such as library websites, social media platforms, or mobile applications.
3. **Natural Language Processing (NLP):** NLP techniques can enable libraries to

process and understand natural language queries more effectively. Users can interact with library systems using voice commands or text-based queries, and NLP algorithms can interpret the intent and retrieve relevant information. This improves the accessibility and usability of library services.

4. **Data Analytics and User Insights:** AI can be used to analyze large volumes of data collected by libraries, such as user behavior, circulation patterns, and resource usage. This data can provide valuable insights for librarians to understand user needs, tailor collections, optimize resource allocation, and improve services based on evidence-driven decision-making.
5. **Digital Content Management:** AI can automate the management and organization of digital resources within libraries. Content classification and tagging can be performed using AI algorithms, allowing for more efficient retrieval and recommendation of digital materials. AI can also assist in content curation and metadata generation for improved resource discoverability.
6. **Preservation and Restoration:** AI techniques, such as image processing and machine learning, can aid in the preservation and restoration of fragile or damaged materials. AI algorithms can assist in digitizing and enhancing the quality of old or deteriorated documents, photographs, and manuscripts, ensuring their long-term preservation and accessibility.
7. **Library Security and Fraud Detection:** AI can help libraries enhance security measures and detect potential fraud or misuse. AI algorithms can analyze patterns of user behavior to identify suspicious activities, detect plagiarism in academic works, or identify unauthorized access attempts to library systems.

It's important to note that while AI offers significant potential benefits, its implementation in libraries should be done ethically and with proper consideration for privacy, security, and transparency. Libraries must also ensure that AI technologies do not widen existing digital divides and strive to provide equal access to all users



AI Role in Libraries

Artificial Intelligence Tool	Technical Services			User Services		
	Chatbot	Acquisition	Descriptive Cataloguing	-	Query Services	Library Instructions
Robotics	Library Stock Taking	Shelving	-	Searching Library Material	Check In/Check Out	-
Natural Language Processing (NLP)	Knowledge Management	Information/Book Processing	Classification of Books	Translation of Text from Native Language	Reading of Material	Information Retrieval
Big Data	Library Resource Usage	Managing Repository	Library Data Storage/Warehouse	Managing Repository	Library Usage Report	-
Text Data Mining (TDM)	Altmetric, Citations Support & Analysis	OPAC Searching	Metadata	Reference Services	#Library Trends	Social media Appearance
Pattern Recognition	Library Security Material	QR Code to the Material	Indexing and Abstracting of Image	-	Security Password /RFID	User identifications Image
Preservation	Managing Medical	Library users 3D	-	Printings Source	-	-

(Ali et al., 2020) Artificial Intelligence role in Libraries by Muhammad Yousuf Ali, PhD Scholar, 30 Aug

Brief picture of future in Libraries

While it is challenging to predict the exact future of libraries, several trends and possibilities provide an insight into what the future of libraries might look like:

1. Digital Libraries: Libraries will continue to evolve as digital spaces, with an increasing emphasis on digital collections, e-books, e-journals, and online databases. Physical collections may

become more focused on unique and rare materials, while digital resources will be the primary source for everyday reading and research.

2. AI-Driven Services: Artificial intelligence will play a significant role in library services. AI-powered chatbots and virtual assistants will provide instant assistance and personalized recommendations to users. AI algorithms will enhance search capabilities, making information retrieval more efficient and tailored to individual preferences.

3. **Virtual and Augmented Reality:** Libraries may incorporate virtual and augmented reality technologies to create immersive learning experiences. Users could explore historical events, visit virtual libraries from around the world, or engage in interactive educational simulations within the library environment.
4. **Collaborative Spaces:** Libraries will increasingly become hubs for collaboration and community engagement. They will provide flexible spaces for group work, interactive displays, and multimedia installations. Libraries may host workshops, seminars, and events that promote creativity, innovation, and lifelong learning.
5. **Makerspaces and Innovation Labs:** Libraries will continue to embrace makerspaces and innovation labs, providing access to tools, equipment, and resources for hands-on learning, prototyping, and creative projects. Users will have opportunities to experiment with emerging technologies such as 3D printing, robotics, and Internet of Things (IoT) devices.
6. **Data Analytics and Personalization:** Libraries will harness the power of data analytics to gain insights into user behavior, preferences, and information needs. This data will inform collection development decisions, personalized recommendations, and targeted services, ensuring that libraries meet the specific needs of their users.
7. **Sustainable and Eco-Friendly Libraries:** Libraries will prioritize sustainability by adopting green technologies and practices. They may feature energy-efficient designs, renewable energy sources, and waste reduction strategies. Libraries will also emphasize environmental literacy and promote resources on sustainable living.
8. **Community Engagement and Outreach:** Libraries will continue to evolve as community centers, fostering connections and addressing local needs. They will actively engage with diverse populations, offering programs and services that promote literacy, digital skills, cultural understanding, and social inclusivity.
9. **Robotics in the Library Services:** The robot is "A reprogrammable, multipurpose

manipulator, automatically controlled, programmable in three or more axes, which can be fixed on the location or portable for use in automation applications". Libraries providing an increased variety of services and resources for digital libraries, they are still acquiring a great number of printed documents. This combined pressure to provide electronic and printed resources and services has caused serious space constraints for many libraries, especially academic libraries and research. The objective of CAPM (comprehensive approach to printed material) is to build a personalized robotic scanning system based on a series, which allows the browsing of imprints in real time via the web interface. The user includes a CAPM system that, in turn, starts a robot that recovers the item requested. This item is delivered to another robotic system, which opens the item and rotates pages automatically.

10. **Intelligent Interfaces to Online Databases:** Online access to databases is still difficult for many potential users. The user may need to know different communication protocols, master language control, search techniques, database file structures, and terminological terminology. The aim of the intelligent interface is to facilitate the access to the construction of some of the necessary knowledge in the front-end software used to test the online search system. This goal does not coincide with the goal of creating an intelligent search system. The interface of access to existing online systems, with all their limitations and disadvantages, so it can be equally successful as an on-line search system. The interface does not solve the problem of restructuring the database, but rather allows the search system itself to make the approach more intelligent.

It's worth noting that while technology will shape the future of libraries, the core mission of providing access to knowledge, promoting literacy, and serving as community anchors will remain central. Libraries will adapt to changing user needs while staying true to their foundational values.

Conclusion

The application of AI in the libraries have been increasing in very high speed. As

authors of this paper discussed, implementation of AI in libraries has triggered the discovery of many new ideas. The development of expert system libraries greatly benefited, sometimes it appears like “Librarianship is at stake” and now it is challenging to ensure the values of librarianship. Artificial intelligence (AI) systematically tops popular lists of the most imperative emerging technologies. With a mixed feeling of fear and eagerness, readers seem to agree that the AI shapes the future libraries.

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The Electrocardiogram-ECG: An Application of Physics

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Abstract

The ECG, also known as an electrocardiogram, is sometimes referred to as the "poor man's angiogram" because to its price, availability, sensitivity, and specificity. The Dutch physician Einthoven created the electrocardiogram (ECG) in 1902, and it was thanks to his enormous contributions to clinical research over a ten-year period that the technique's full therapeutic potential came to light. An EKG is a crucial component of the first assessment of a patient who may have cardiac-related issues. The basic heart anatomy and electrical conduction system are reviewed, the ECG signs are illustrated, and the ECG preparation, technique, and clinical importance are described. One of the physics applications created for the diagnosis of various cardiac disorders is the electrocardiogram. In fact, it is referred to as the "poor man's cardiogram." The EKG has been shown to be helpful among healthcare professionals in a hospital setting, particularly in intensive and cardiac care units where 24-hour monitoring of critically ill patients is necessary. Their understanding of the proper placement of EKG leads, EKG analysis, and thrombolytic therapy in patients with acute coronary syndrome has major implications for lowering morbidity and death. In general, it has been demonstrated that this use of physics benefits the entire medical community. This research paper focuses on the ECG's brief history, the heart's physiology, its principles, and its indications.

Introduction

Electrocardiogram or the ECG is considered as the poor man's angiogram in true sense because of its affordability, availability, sensitivity and specificity. The Dutch physician Einthoven created the electrocardiogram (ECG) in 1902, and it was thanks to his enormous contributions to clinical research over a ten-year period that the technique's full therapeutic potential came to light. An EKG is a crucial component of the first assessment of a patient who may have cardiac-related issues. The basic heart anatomy and electrical conduction system are reviewed, the ECG signs are illustrated, and the ECG preparation, technique, and clinical importance are described. (1) A non-invasive diagnostic technique that has a significant clinical impact on determining the severity of cardiovascular disorders is the electrocardiogram (ECG). (2) It has saved lives of many from a severe ventricular tachycardia or an Intra Ventricular rhythm or a dangerous Cardiac arrest. Even in the modern age of diagnosis and treatment ECG stands as the fundamental pillar of modern

cardiology. At its core, the ECG is not only a medical tool but also a testament to the deep interconnection between medicine and physics. Considering the Indian healthcare system and the strata of our population and increasing cases of non-communicable diseases in the society, ECG has been a standalone in the screening and diagnosis of various cardiac diseases which go silent for years. Given that cardiovascular illness is the leading cause of mortality, it is crucial for medical professionals to get expertise in reading ECGs in order to give the best care possible as soon as possible. Being an application of physics, I would like to review the ECG and its application in this research article.

Physiology of Heart and the Principle of ECG

Two atria and two ventricles make up the four chambers that make up the heart. The atria are low-pressure, thin-walled pumps that take blood from the veins. The majority of the heart's pacemakers are a collection of cells that are found in the top right atrium. The Sino Atrial Node is what

this is known as. An extracellular potential field is created by a complicated change in ionic concentration across cell membranes (the current source), which subsequently excites nearby cells and causes a cell-to-cell propagation of electrical events. These potential fields extend to the body surface because the body functions as a fully resistive medium.⁽¹¹⁾ The amount of tissue that is activating at once, as well as the relative speed and direction of the activation wavefront, all affect how the body surface waves behave. As a result, the ECG does not show the pacemaker potentials produced by a tiny tissue mass. The beginning of electrical activity is detected on the skin and the first ECG wave of the cardiac cycle is noticed as the activation wavefront meets the larger mass of atrial muscle.⁽¹¹⁾ The P wave shows that the atria are activated. The His-Purkinje system and the A-V node are two specialized cardiac cells that conduct the cardiac impulse from the atria, but they are both too small in mass to produce a signal that is large enough to be visible on a typical ECG. The P wave is followed by a brief, mostly isoelectric period. A rapid and significant deflection is observed on the body surface once the enormous muscular mass of the ventricles is activated. The main force for pumping blood to the body's organs comes from the contraction of the ventricles, which is triggered by their excitement. This large wave appears to have several components. The Q wave represents the beginning downward deflection, the R wave represents the starting upward deflection, and the S wave represents the final downward deflection. The location of the leads on the body, as well as a wide range of potential disorders, affect the polarity and actual presence of these three components. Regardless of its structure, the big ventricular waveform is typically referred to as the QRS complex. The QRS complex is followed by another brief, substantially isoelectric phase. After this brief period, the ventricles resume their electrical resting state, and a wave of repolarization known as the T wave is observed as a low-frequency signal. In some individuals, a small peak occurs at the end or after the T wave and is the U wave. Its origin has never been fully established, but it is believed to be a repolarization potential.⁽¹²⁾

History of ECG

The invention of the string galvanometer was made by Einthoven, the Father of the electrocardiogram, to capture the electrical potentials produced by the electrical activity of the heart as they traveled through the body's tissues. In Leiden, The Netherlands, he was employed by his lab. The string galvanometer was more sensitive, less subject to damping, and easier to use. The original Leiden device was gigantic, taking up two rooms, weighing 600 pounds, having a large electromagnet within, and requiring five people to operate. The electromagnet overheated and needed a sizable continuous-flow water jacket to cool it. The individual submerged his hands and feet in large buckets of saltwater that served as electrodes. His report on the "t'el'ecardiogramme" described how the clinical use of the immobile equipment required a telephone connection from the physiology laboratory in Leiden to the clinic at the Academic Hospital, which was roughly a mile away.⁽¹³⁾

Thus, a few years after his landmark paper, Einthoven described the clinical application of the ECG transmitted through telephone lines ("Le T'el'ecardiogramme")⁽¹³⁾ In this context, it is amazing that Einthoven established transtelephonic transmission of the ECG almost 100 years ago. There were numerous ECG patterns and arrhythmias in the 1906 report. Einthoven recognized the patterns of full heart block, ventricular extrasystoles and bigeminy, P mitrale, right and left ventricular hypertrophy, and other arrhythmias. The 1906 publication did not acknowledge the atrial fibrillation and atrial flutter tracings as such. By displaying ECGs from patients with a range of heart diseases, the classic publication "Weiteres uber das Elektrokardiogramme" published in 1908 helped to firmly establish the electrocardiograph's diagnostic capabilities.⁽¹⁴⁾ The electrocardiographic standardization system that Einthoven created is still in use today. Einthoven also established standardization in the recording process by introducing the triaxial bipolar system with 3 leads (standard leads I, II, and III) or "derivations" for recording the ECG. Early electrocardiographers who supported this strategy exclusively used lead I. Leads I, II, and III were not the best choice by Einthoven, but they are still in use and will continue to be so. In 1912 he formulated that **lead II – lead I = lead III**, a relationship

which is now self-evident. Einthoven's views and understanding of biophysics were remarkably advanced as evidenced by his statement that "the curve must represent under all circumstances and in every moment, the algebraic sum of all the potential differences which at that moment are developed in the heart. Einthoven conceived the famous equilateral triangle

with leads I, II, and III at its sides and the calculation of the electrical axis (in the frontal plane) depicted as a single vector with an arrow at the center of the triangle (Figure 1). The arrow representing a vector with magnitude and direction, was not called as such at the time, but described as "the manifest potential difference in the heart."⁽¹⁵⁾

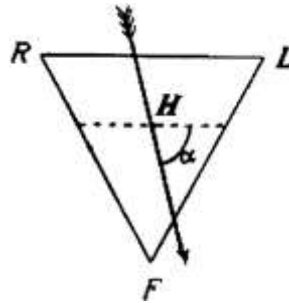


Figure 1:Method of Einthoven et al. ⁽¹²⁾ using the equilateral triangle to determine the electrical axis from the conventional limb leads. L stands for the left hand, F for the foot, and R for the right hand. H is the

center, the heart. The direction of the axis is indicated by the arrow, which also shows the angle formed by the mean electrical axis and the horizontal plane.

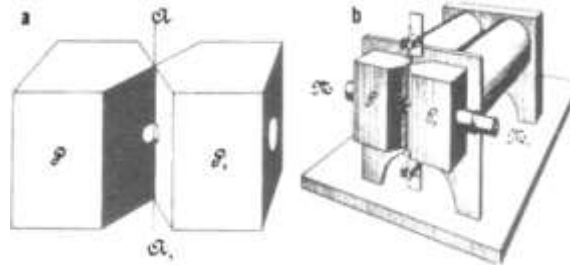


Figure 2: Drawings from Einthoven's 1906 publication show the string galvanometer's basic operating principle. The electromagnet's poles P and P1 only offer a small amount of room for the string A-A1's

(thin quartz wire with silver coating) movement. The microscopes M and M1 are attached to the holes in the electromagnet for illumination and observation.

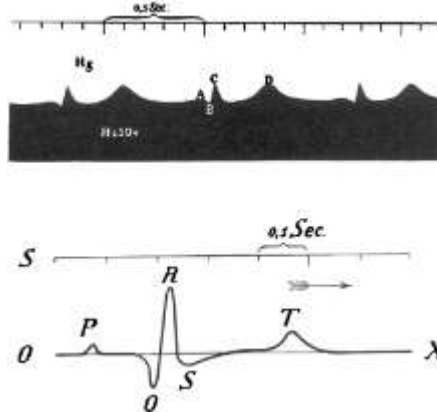


Figure 3: Einthoven's enhanced ECG recording using a modified capillary electrometer. The lower trace, which represents the mathematically corrected reconstructed ECG, closely resembles later traces produced with a string galvanometer.

Indications of ECG

The ECG has developed from a string galvanometer to the sophisticated computerized device we use today, making it the gold standard for diagnosing a variety of cardiac disorders.

Due to the ECG's extensive use in medicine, there are a number of indications listed below.:

1. Symptoms, such as palpitations, vertigo, cyanosis, chest discomfort, syncope, seizures, and poisoning, are the primary indicator of the ECG. ⁽³⁾
 2. Tachycardia, bradycardia, and clinical situations like hypothermia, murmur, shock, hypotension, and hypertension are all indicators or symptoms of heart disease ⁽³⁾.
 3. To determine the presence of previous infarction, ischemia, and myocardial damage.
 4. Arthritis of the heart⁽⁴⁾
 5. ECG alterations are extremely helpful in evaluating the need for intervention in situations like drowning and electrocution⁽⁵⁾.
 6. Monitoring for the delivery of the proper electrical pacing in patients with defibrillators and pacemakers, detecting pacemaker or defibrillator device malfunction, reviewing their programming and function⁽⁶⁾
 7. Analysis of metabolic conditions
 8. Beneficial for evaluating blunt cardiac trauma (DM)Heart and lung resuscitation
 9. Helpful in the research and differential diagnosis of congenital cardiac conditions⁽⁸⁾
 10. Rhythmic irregularities and electrolyte imbalance⁽⁹⁾
1. To monitor the positive and negative effects of pharmaceutical therapy. • Perioperative anesthetic monitoring, including preoperative assessment, intraoperative and postoperative monitoring, and the pharmacotherapeutic effects and adverse effects of drug therapy
 2. Cardiomyopathy screening procedure during a sports physical examination⁽¹⁰⁾

Conclusions

One of the physics applications created for the diagnosis of various cardiac disorders is the electro cardiogram. In fact, it is referred to as the "poor man's cardiogram." The EKG has been shown to be helpful among healthcare professionals in a hospital setting, particularly in intensive and cardiac care units where 24-hour monitoring of critically ill patients is necessary. Their understanding of the proper placement of EKG leads, EKG analysis, and thrombolytic

therapy in patients with acute coronary syndrome has major implications for lowering morbidity and death. In general, it has been demonstrated that this use of physics benefits the entire medical community.

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The Job Stress and Job Satisfaction of Higher Secondary School Teachers with Special Reference to Palakkad District in Kerala

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Abstract:

Higher secondary education is the key to higher education, especially in Kerala, higher secondary education is under a separate board namely the Board of Higher secondary education. It is the turning point in a student's life. The students select their path for different professional and nonprofessional courses of study after this course. The teachers who are working in higher secondary schools play a significant role in moulding the career path of a student. So, it is very important to know the job satisfaction of teachers working in higher secondary schools. The study is conducted by selecting a representative sample of teachers selected randomly from the schools in Palakkad District of Kerala. The sample size is 50 teachers. The data was collected by using a systematic questionnaire. The study observes the job stress and job satisfaction of teachers. The study concludes that the main reasons for the job stress of teachers in higher secondary are the heavy workload, the lack of discipline of the students, the lack of time to complete the portions, and the mandatory paper valuation. The study also concludes that teachers are satisfied with their colleagues, management, salary, and allowances and some respondents are less or not much satisfied with the promotion and infrastructure. Most of the teachers' also opined teaching is the best profession, which enriches social status, gets into good relationships, and makes them enjoy their life.

Keywords: Job stress, Job Satisfaction, Higher Secondary School Teacher

Introduction

We get our education from home because our parents are the first guru to teach us everything, to show us a good path, how to behave to others and so on while teachers are the second guru they guide us in every moment, to give us a suggestion about right and wrong, and to help us to become a successful person in future Teachers are the torch bearers of the society as they mould the destiny of the children. They spread the light of knowledge and remove the darkness of literacy. They play a key role in creating social cohesion, national integration, and a learning society. The teachers are the role models of their students and have to take

necessary concerns about themselves, their actions, behaviour, attitudes, and feelings. They should be perfect figures in front of their students as an idol with the right kind of attitude, morality, and values. The successful career of students is depending upon the teacher themselves. They are known to be the builder of next-generation leaders. Teaching is a highly noble profession and teachers are always a boon to the society. The ultimate process of education could be 3 simplified as a meaningful interaction between the teacher and the taught. The teacher thus plays a direct and crucial role in moulding a pupil towards education.

Teachers are arguably the most important group of professionals for our nation's future. Therefore, it is disturbing to find that many of today's teachers are dissatisfied with their jobs. A teacher who is happy with his job plays a pivotal role in the upliftment of society. A well-adjusted and satisfied teacher can contribute a lot to the well-being of his/her pupils. An unsatisfied teacher becomes irritable and may create tensions which can have a negative influence on the students, learning process and consequently affects their academic growth. Job satisfaction implies the overall adjustment to a work situation.

Job satisfaction is the result of various attitudes possessed by an employee towards his job. This attitude may be related to job factors such as wages, job security, job environment, nature of work, opportunity for promotion, prompt removal of grievance, opportunity for participation in decision making, and other fringe benefits. Job satisfaction may thus be defined as an attitude it results from a balancing and the summation of many specific likes and dislikes experienced by an employee in the performance of this job. The satisfaction and dissatisfaction with one's job depends upon the positive or negative evaluation of one's own success or failure in the realization of personal goals and the perceived contribution of the job to it. This job dissatisfaction may arise due to job stress. Stress is the emotional and physical strain caused by our response to pressure from the outside world. Common stress reactions include tension, irritability, inability to concentrate, and a variety of physical symptoms that include headache and a fast heartbeat. It's almost impossible to live without some stress. Stress is the actions your body goes through as it tries to adjust to your changing environment. It can cause physical and emotional effects on you which can be positive or negative. Stress can either force you to act and make you excited over something new or it can make you feel disgusted, rejected, angry, and depressed. Stress could lead to health problems like headaches nausea rashes and high blood pressure.

The employee's attitude towards the job and organization as well becomes positive when they realize that their job facilitates them in achieving their needs to value, directly (by performing it) or indirectly (by the package they get). In short, it represents

the difference between an employee's expectations and the experience he/she derives from the job. The wider the gap, the more dissatisfaction. Job satisfaction, is the end state of feeling, the feeling that is experienced after a task is accomplished. This feeling could be negative or positive depending on the outcome of the task undertaken.

Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation. (Statt, 2004). The term job satisfaction refers to the attitude and feelings people have about their work. Positive and favourable attitudes towards the job indicate job satisfaction. Negative and unfavourable attitudes towards the job indicate job dissatisfaction. (Armstrong, 2006)

Job satisfaction is the collection of feelings and beliefs that people have about their current job. People's levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. In addition to having attitudes about their jobs as a whole. People also can have attitudes about various aspects of their jobs such as the kind of work they do, their co-workers, supervisors or subordinates, and their pay. (George et al., 2008)

Job satisfaction is a complex and multifaceted concept that can mean different things to different people. Job satisfaction is usually linked with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative (Mullins, 2005).

Sources of job satisfaction

Several job elements contribute to job satisfaction. The most essential among them are wage structure, nature of work, promotion chances, quality of supervision, workgroup and working condition

1. Wages: wages play an important role in influencing job satisfaction; this is because of two reasons. First money is an important instrument in fulfilling one's needs and two, employee often see pay as a reflection of management's concern for them. Employees want a pay system, which is simple, fair and in line with their expectation. When pay is seen as

fair, based on job demands, individual skill level and community pay standards, satisfaction is likely to result.

2. **Nature of work:** most employees need intellectual challenges on jobs. They tend to desire being given opportunities to use their skills and abilities and being offered a variety of tasks, freedom and feedback on how well they are doing. These characteristics makes job mentally challenging. Jobs that have too little challenge create monotony.
3. **Promotion:** Promotional opportunities influence job satisfaction considerably. The desire for promotion is generally strong among employees as it involves change in job content, pays, responsibility, independence, status and the like. An average employee and a typical government organizational can hope to get two or three promotions in his entire service, though chances of promotion are better in the private sector. It is no surprise that the employee takes promotion as the ultimate achievement in his career and when it is realized, he feels extremely satisfied.
4. **Supervision:** there is a positive relationship between the quality of supervision and job satisfaction. Supervision who establishes a helpful personal relationship with the subsidiary and takes a personal in them contributes to their employee satisfaction. On realizing the role of supervision in creating satisfaction, a number of supervisory roles have been suggested for the purpose. They are as follows:
5. **Supervisory actions for maintaining satisfaction**
 - 1) Maintain open lines of communication. 2) Create a good physical environment 3) Remedy sub-standard conditions 4) Transfer discontented employees 5) Change the perception of dissatisfied employees 6) Discipline concern for employees 7) Give ample recognition 8) Allow for participative management 9) Practice good management 10) Conduct morale-building programmed
6. **Work group:** the work group does provide a source of satisfaction to individual employees. It does so, chiefly by providing group members, with opportunities for interaction, with each other. It is well-known that for many employees work fills the need for social interaction. The workgroup an even

stronger source of satisfaction when members have similar attitudes and values. Having people with similar attitudes causes less resistance on a day to day. Co-workers with similar attitudes and values can also provide some evidence of a person's self-concept.

7. **Working condition:** Working conditions that are companionable with an employee's physical comfort and that facilitates doing a good job supply to job satisfaction. Temperature, humidity, ventilation, lighting and noise, hours of work, cleanliness of the work place, and sufficient tools and apparatus are the features which affect job satisfaction.

The supposition that working conditions and satisfaction are consistent contradicts the two-factor theory of motivation. According to this theory, working conditions are a part of upholding factors that, when provided help remove dissatisfaction. And the opposite of dissatisfaction is no dissatisfaction but not satisfaction.

Meaning of Stress

The word stress is derived from the Latin word 'Stringere'. Stress is the 'wear and tear' our bodies experience as well as adjusts to our continually changing environment; it has physical and emotional effects on us and can create positive and negative feelings (Sachdeva & Kaur 2013). Stress is a system produced by emotional and social relations that are going on within an organization-economic, political, social, cultural or educational. Stress is the emotional and physical strain caused by our response to pressure from the outside world. Common stress reactions include tension, irritability, inability to concentrate, and a variety of physical symptoms that include headache and a fast heartbeat. It's almost impossible to live without some stress. And most of us wouldn't want to, because it gives life some spice and excitement. But if stress gets out of control, it may harm your health, your relationships, and your enjoyment of life. Stress is the actions your body goes through as it tries to adjust to your changing environment. It can cause physical and emotional effects on you which can be positive or negative. Stress can either force you to act and make you excited over something new or it can make you feel disgusted, rejected, angry, and depressed. Stress could lead to health problems like headaches, nausea, rashes and high blood

pressure. Stress can either help you readjust your life or obstruct you. It all depends on how you react to it. Whenever equality strong power units are functioning within an organization stress is created. Going to school or into a new job for the first time are some of the stressful situations. It varies in degree or intensity (Singh 2007). It is an inextinguishable part of life, a natural and predictable factor of life. Complete freedom from stress for living individual is impossible. In relation to definitions of stress, it can be said that this is a type of acute or strong and fast change in outer environment due to which there is change in one's tolerating power which takes the form of physical or mental disorder. It is the process that occurs in response to situations or events that disrupt or threaten one's physical or psychological functioning. According to Ivancevich and Matterson. "Stress is the interaction of the individual with the environment. It is an adequate response, mediated by individual differences and or psychological process: that is a consequence of any external (environment) action, situation or event that places excessive psychological and / or physical demands upon a person". According to Beehr and Newman, "job stress is a condition arising from the interaction of the people and their jobs, and characteristics by changes within people that force them to deviate from their normal functioning".

Concept of job stress

The concept of stress is elusive because it is poorly defined. It is a concept that is familiar to both humans and professionals alike. It is understood by all when used in a general context but by very few when a more precise account is required and this seems to be the central problem. The basic idea about stress is not a specific bodily response to environmental stimuli which can directly influence a person's psychological response without any subjective assessment of these stimuli. Stress is a complex process born out of internal viewpoints and external experiences. This internal and external process creates sources of stress. Sources of stress can easily be divided into four major categories'-personal, financial, relation, and occupational. Personal sources are those sources of stress that are related to the ways in which we experience the world. Financial sources are those sources of stress that relate to the economy, one's financial status, ability

to provide themselves with food, clothing, and shelter, etc. Relational sources refer to those sources of stress that result from interaction with others. Occupational sources are those that relate to our experience in the world of work and career. When the immediate solution of any problem is not found and the result of its mental problem arises it is said to be stress. (Singh 2007) This concept arises in a person's life when his physical and mental is in danger. There are many reasons for the occurrence of stress.

Factors influencing job stress

There are various factors influencing stress and these are individual factors, organizational factors, and environmental factors which are as follows:

A. Individual factors

1. **Family problems:** Family issues influence the personal life of individuals. Sound marital relationships, marital discipline, and healthy children lead to the happy personal life of individuals. They enjoy life and become positive in their attitudes, so they are less stressed. Poor marital relationships, family separation, problematic children, aging parents, and the early death of a spouse or other close family members are some of the reasons for greater stress in an individual.
2. **Economic problem:** Economic difficulties are the main cause of stress. Poor management of personal finance heavy family expenditure, constant demand for money, poor income earning capacity, and slow financial growth in one's job are some of the economic reasons responsible for greater stress.
3. **Role demand:** Individuals play multiple roles in their personal, social, and organizational life. In their personal life, they play the roles of husband or wife, father or mother, brother or sister, and so on. In their social life, they play the roles of members of a club, informal community groups, recreation groups, etc. Similarly, in the organization, employees play the role of supervisor, subordinate, co-workers etc. all these roles are performed simulate.

B. Organizational factors

1. **Working conditions:** working conditions and stress are inversely related employees in poor working environments are subject to greater stress. Some of the working conditions

that lead to more stress are crowded work stress, heat, noise, polluted air, etc.

2. **Organizational task:** Organizational tasks are designed to meet objectives and goals. Poorly designed tasks led to greater stress. Task autonomy, task autonomy task interdisciplinary task demands, and task overload are some of the factors of organizational tasks that become potential reasons for stress if not properly designed.
3. **Organizational structure and design:** As pointed out earlier, organizational structure is designed to facilitate individuals' interaction in the realization of organizational goals. Certain aspects of design like specialization, centralization, line and staff relationship, and organizational communication can together create stress in an organization. For example, a wider span of management compels the executive to manage a large number of subordinates and consequent relationships.

C. Environmental factors

1. **Political:** the potential party in power enacts legislation in parliament, which reflects their ideology. Every political party that forms the government wishes to either enact new laws and regulations or bring change to the existing ones.
2. **Economics:** This encompasses income levels, demands, and supply, etc. Changes in these factors make new demands on both the organization and its employees. This creates stress if the employees are unable to adjust to the new situation. For instance, increased inflation levels create pressure on employees' income levels, leading to stress.
3. **Social, cultural, and ethical environment:** Social factors influence the lifestyles of employees. Certain social measures such as health protection, civic facilities, and social groups reduce stress in employees. Certain sociological variables such as race, sex, social class, gender, etc and cultural factors such as beliefs, customs and traditions are potential stress factors.

1.3 Scope and Significance of the Study

Teacher plays an important and pivotal role in any society for a different reason. Teaching is a profession that is very tedious, tough, and responsible one. The very future of the students and for the successful career of

those students depends upon the teacher themselves. They are known to be the builders of the next generation of leaders. The worth and potentialities of the country get evaluated in and through the work of the teacher. It needs no description that the teacher is the pivot of any educational system of younger students. The teachers are the role models of their students and have to take necessary concerns about themselves, their actions, behaviour, attitudes and feelings. They should be a perfect figure in front of their students as an idol with right kind of attitude, morality and values.

Job satisfaction can do far more than help retain teachers, it can improve their teaching. This implies that satisfied teachers can contribute significantly to the improvement student's academic performance and school effectiveness at large. Similarly, job satisfaction helps to retain teachers and makes them committed to their job and through this also makes their schools very effective. In other words, job satisfaction contributes to improvement of teaching, students learning and teacher retention. Hence, there is a need for study on the job satisfaction and job stress of Higher Secondary teachers.

Teacher's stress is a rising concern they increasingly face condition of overwork, Job insecurity, and lack of autonomy and low level of job satisfaction. Place of work stress has been shown to have a damaging effect on the health and welfare of teachers. Growing consciousness for education due to rising competitions among students for achieving their goals include more pressure and stress on teachers. This is so called 'good' profession creates leaders, philosophers, advocates etc. The higher secondary school teachers must be conscious for development in their subject areas, method of teaching, new resources and national objectives etc Secondary education is different from the other levels in that teachers have to be more specialized and the institute has to be more complex.

1.4 Objectives of the Study

1. To examine the job stress of teachers in higher secondary schools in Kerala.
2. To identify the factors influencing job satisfaction.
3. To study job satisfaction among higher secondary school teachers.

Research Methodology

The study is designed as a descriptive one based on the survey method. The

collected data were presented in tables and these tables were analysed systematically. The population includes Higher Secondary teachers in Palakkad district. 50 teachers are taken as samples. In this study, the sampling unit was collected by using simple random methods. The collected data were analysed by using Averages, percentages, etc.

Limitations of the Study

The study is limited only to 50 teachers. The study was only limited to teachers from the Palakkad district only, but the problem persists throughout the state. The respondent's opinion may be biased. The sample was selected based on random sampling techniques and therefore has its own limitations.

Review of Literature

Avinash Rana and Vishal Sooden (2019) This research is an attempt to gauge the effect of stress on job satisfaction, burnout, and health that prevails among faculty members of select public and private colleges in Punjab, India. The study uses cross-sectional research methods to collect 412 samples by stratified random sampling. It uses scales like the socio-demographic questionnaire (SDQ), Chronic Burden Scale (CBS), Maslach Burnout Inventory Human Services Survey (MBI-HSS), and General Health Questionnaire (GHQ-28) to collect data. The data were analyzed using the IBM Statistical Package for the Social Sciences (SPSS) Statistics software, revealing that college teachers are facing the consequences of both occupational and personal stress. The study revealed a significant impact of occupational and personal stress on burnout, job satisfaction, and the health of college teachers. The result of the study found that organizational environment significantly affects stress levels in college teachers. Hence, it is suggested that a humane policy related to higher education is needed of the hour to protect the interests of teachers who share the responsibility of carving out the future of the country.

Demir, Selco (2018) The purpose of this research is to determine the relationship between psychological capital and stress, anxiety, burnout, job satisfaction, and job involvement. The Psychological Capital Scale, Stress Scale, Anxiety Scale, Burnout Scale, Job Satisfaction Scale, and Job Involvement Scale were used to collect the data. Findings: As teachers' psychological capitals increase, their stress levels decrease.

Psychological capital has a negative impact on the anxiety levels of teachers through the full mediation effect of stress. Psychological capital negatively affects teachers' burnout levels through the partial mediation effects of stress and anxiety. Psychological capital has a positive effect on teachers' job satisfaction through the partial mediation effects of stress, anxiety, and burnout. Psychological capital has a positive effect on the job involvement levels of teachers through the partial mediation effects of stress, anxiety, burnout, and job satisfaction. Implications for Research and Practice: It is essential for school administrators to contribute to the development and strengthening of teachers' psychological capital if they wish for teachers to feel negative attitudes less frequently and to develop more positive attitudes at work.

Bardhan (2015) conducted a study on faculty members of the secondary level at Kamrul and Nagaon Districts of Assam, to analyze how sex, educational qualification, teaching experience, and age influence their job satisfaction level. The researchers used job the satisfaction Scale standardized by S P Anand (1993), designed on a five-point Likert scale to collect data through multiple stage sampling method from 80 faculty members often B.Ed. colleges. The analysis of data had been done by applying various statistical tools of percentage and T-Test. The result of the study revealed that different gender, educational qualification, experience, and age play an important role in influencing the job satisfaction of faculty members differently. It also revealed that, less than 50 percent of faculty members were highly satisfied in these institutions even in which the ratio of female faculty members was high.

Singh (2015) conducted a comparative study on faculty members of professional and non-professional institutions in Punjab to analyse the impact of turnover intention on their job satisfaction level. The researcher has taken various factors into consideration; they are independence, variety, social status, supervision, supervision-technical, moral values, job security, social service authority, ability utilisation, company policies and practices, compensation, advancement, responsibility, creativity, working condition, co-workers, recognition, achievement, and activity. The researcher had used Minnesota job satisfaction questionnaire designed on five-point Likert scale to collect data through non-probability sampling method from 258

faculty members of professional institutions and 258 faculty members of non-professional institutions of five districts of Punjab. The analysis of data had been done by applying various statistical tools of frequency count, mean, standard deviation, two-way ANOVA, correlation measure and P value through Graph Pad Prism software. The result of the study revealed that there exists a significance difference between job satisfaction levels of faculty members of professional and non-professional institutions in Punjab. Non-professional institutions' faculty members were found to be more satisfied as compared to professional institutions' faculty members. It was also found that professional institution faculty members were more inclined to leave their present job as compared to non-professional institution faculty members. Thus, it can be interpreted that there exists a negative relationship between the job satisfaction level of both college teachers and their turnover intentions.

Sample Characteristics:

Poorna Chandrika (2015) conducted a study at the University of Hyderabad and Scuderia to know the relationship between organizational commitment and job satisfaction. The researcher used a questionnaire designed on a five-point Likert scale to collect data through stratified random sampling from 200 faculty members of the universities of Hyderabad and Scuderia. The analysis of data had been done by applying various statistical tools of Arithmetic mean, Standard deviation, one-way ANOVA analysis, Pearson product Movement, Coefficient Correlation, and Regression analysis. The result of the study revealed that maximum faculty members had an average level of job satisfaction and there exists a significant and positive relationship between job satisfaction and organizational commitment. It means when job satisfaction increases organizational commitment also increases.

Table 1

characteristics	Category	Number	Percentage
Gender	Male	13	26
	Female	37	74
Age (in years)	26-35	20	40
	36-45	22	44
	46-55	6	12
	55 above	2	4
Marital Status	Unmarried	8	16
	Married	40	80
	Divorcee/Separated	2	4
	Widow/widower	0	0
Type of Institution	Government	28	56
	Aided	22	44
	Less than 5 years	9	18
	5-10 years	12	24
Teaching Experience	10-15 years	15	30
	15-20 years	8	16
	More than 20	6	12
Monthly Salary	50000-75000	12	24
	75001-100000	26	52
	100001-125000	6	12
	125001-150000	4	8
	Above 150000	2	4
Educational Qualification	PG, B.Ed,SET	41	82
	M.Phil	0	0
	PhD.	1	2
	PG B.Ed NET	2	4

	Others	6	12
Designation	HSST	42	84
	HSST Junior	8	16
	Principal	0	0
Discipline	Science	12	24
	Commerce	16	32
	Humanities	10	20
	Languages	10	20
	Computer Science	2	4
Locality of the Institution	Rural	36	72
	Urban	2	4
	Semi-Urban	12	24

The majority of the respondents from the selected sample are females. 44% of the respondents belong to the age group 36-45, and only 4 % belong to the group above 55 years. The majority of the teachers are married, 30% of respondents have an experience of 10-15 years, 24% are between 5-10 years, 24% are between 10-15 years, 16% are between 15-20 years, and 12% have above 20 years' experience. Of the 50 respondents, the majority of them have the qualification PG, B.Ed. with SET only 2% have the qualification PhD. From the

responses, 52% are in the income level between 75000-100000, 24% are between 50,000-75000, and 4 % have above 150,000. 84 % of the teachers are HSST and only 16 % are HSST Junior teachers. The majority 32% belongs to the discipline of commerce and only 4% are teachers of computer science. The table shows that 72% of the schools are located in rural areas, 2% of them are in urban areas and 24% of them are in semi-urban areas. The majority of the schools are located in rural regions.

Table2: Factors affecting job stress
(SA -Strongly Agree, A-Agree, NU-Neutral, DA-Dissatisfied, SD-Strongly Disagree)

Statements	Agreement Level (% Of Respondents)				
	SA	A	NU	DA	SD
Frustrated due to heavy work load	6%	58%	4%	16%	16%
Do work under tensed circumstances	6%	22%	16%	38%	18%
Problems with colleagues	-	16%	8%	56%	20%
Insufficient facilities for new duties	6%	24%	8%	50%	12%
Less opportunity to develop aptitude and proficiency	8%	16%	6%	60%	10%
Lack of support from student's parents	-	14%	8%	40%	38%
Lack of discipline in children	22%	30%	10%	28%	10%
Mandatory exam paper valuation	12%	20%	10%	50%	8%
Busy work creates personal problems	8%	28%	10%	42%	12%
Lack of time to complete portions	20%	24%	8%	36%	12%

From table 2, it is analyzed that the main reasons for the teacher's stress are, Heavy workload, lack of discipline of the students,

the lack of time to complete the portions, and the mandatory paper valuation.

Table 3: Factors Affecting Job Satisfaction
(HS-Highly satisfied, SA-Satisfied, NU- Neutral, DS-Dissatisfied, HD- Highly dissatisfied)

Items	Hs	SA	NU	DS	HD	Weighted Average	Rank
Salary	5	29	4	8	4	3.46	3
Promotion	3	26	3	9	9	3.1	5
Colleagues	3	36	8	2	1	3.76	1
Management	4	34	5	4	3	3.64	2
Infrastructure	3	22	3	13	9	2.64	6
Allowance	4	26	9	8	3	3.4	4

Table 3 reveals that most of the respondents are satisfied with their colleagues, management, salary, and allowances and

some respondents are less or not much satisfied with the promotion and infrastructure.

Table 4: opinion about their profession
(SA -Strongly Agree, A-Agree, NU-Neutral, DA-Dissatisfied, SD-Strongly Disagree)

Statements	Agreement level (% of respondents)				
	SA	A	NU	DA	SD
Good results of their students	40%	46%	4%	6%	4%
Teachers are nation builders	40%	50%	4%	-	6%
This job enriched my social status	44%	50%	-	2%	4%
Really enjoy the moments with the students	12%	52%	18%	12%	6%
Can share problems and achievements with colleagues	40%	34%	10%	8%	8%
Promotion is provided at the right time	26%	30%	10%	18%	16%
Able to support students both in their career & personal life	34%	52%	6%	6%	2%
Opportunity to display my talents	32%	54%	4%	8%	2%
Teaching is the best profession	46%	38%	8%	4%	4%

Of the 50 respondents selected as a sample most of the teachers believe teaching is the best profession, which enriches social status, gets into good relationships, and makes them enjoy their life.

Findings:

A major portion of the respondents constitute female. 44% of the respondents are having the age between 35-45. 80% of the respondents are married. 30% of respondents have a teaching experience of 10-15 years, 24% have 5-10years experience in teaching. 82% of the respondents have an education qualification of PG, B.Ed. with SET. Only 2 % have the qualification PhD. 52% of the respondents belong to a salary range of 75000-100,000. Only 4% have salary more than 150000. The majority of the schools are located in rural areas. It is found that the workload, indiscipline behaviour of students, etc. create stress on teachers. It is analyzed that insufficient time to complete portions is also a problem for teachers. Most of the respondents are satisfied with their profession. Provided salary, allowances,

management, and interpersonal relations encourages the growth of this profession. Teaching is founded as one of the best professions, which enriches their social status. It is found that there is no significant relationship between job stress and job satisfaction of teachers in Higher Secondary Education.

Suggestions:

The policies regarding maintaining discipline in the classroom and schools should be made more efficient, it will help to increase job satisfaction of teachers. Sufficient nonteaching staff should be appointed in higher secondary schools for reducing the workload of teachers. From time to time, adequate refresher training should be provided to the teachers regarding their particular job and discipline. The school environment should be made both teacher and student-friendly. Teachers should be provided leadership training to become good leaders as well as efficient teachers because they are the group responsible for moulding adolescent students. Adequate infrastructure

should be provided in the school so that the teachers will be encouraged to teach the student with full of enthusiasm. Providing fair remuneration and promotional opportunities can also increase their satisfaction.

Conclusion:

This study highlights the job stress and job satisfaction of teachers in higher secondary schools in the Palakkad districts of Kerala. The study concludes that inadequate infrastructure facilities, undisciplined student behaviour, heavy syllabus, and workload act as stress elements to the teachers. Generally, teachers are satisfied with their profession, and improvement in certain factors like infrastructure, promotion policies, salary, and allowances can enhance their job satisfaction. In this study, it is revealed that job stress doesn't affect the job satisfaction of teachers. Job satisfaction of teachers is too important because their attitude towards the job affects the learning process of the students. Only satisfied teachers can perform well in the classrooms and they can able to generate good students for the development of the Nation.

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Feminist Approach with Reference to Margaret Atwood's The Handmaid's Tale

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Abstract:

The current research paper focuses on feminism and its approach to two critical discourses that have some similarities in the ways they address issues of oppression, inequality, binary oppositions, and political-social fundamentalism and explain potential forms of resistance to the cultural legacies of imperialism and colonialism. Margaret Atwood's *The Handmaid's Tale* depicts the oppression of women, particularly handmaids, who are victimized not only by the imperial power but also by the local patriarchal ideology, which is comparable to the situation of colonized people, particularly women, in previously or currently colonized countries. Even though Gilead, the setting of this book, is in America, the female characters there are still subject to colonial rule. Throughout this paper, we try to concentrate on the feminist themes found in Margaret Atwood's books. The paper's introduction covers the history of the Canadian Novel as well as the themes found in Margaret Atwood's books. With a focus on the feminist perspective, it highlights the contradictions of human life before providing the work's conclusion.

Keywords: Feminism, fundamental, Gilead, colonized, resistance, Margaret Atwood.

Introduction:

Humans possess an invincible power of intellectuality to protect their lives and the planet. However, when the opposite is true, anarchic forces can destroy innocent lives. Anarchy, often accompanied by political and economic power, often suffocates innocent people. Women have been exploited by the godlike Man, perpetuated by gender politics. Men are seen as symbols of power and prosperity, while women are limited to domestic tasks.

This gender-biased politics has led to women's internal urge for knowledge and education, leading to a tradition of denying education to women. As women realize their overburdened life, they try to address their situation and provide a voice for their struggles. I.

Margaret Atwood, a Feministic Author

Margaret Atwood, a Canadian feminist author, reflects on the plight of women after World War I, highlighting the Women's Liberation Movement's efforts to empower them. Atwood's masterpiece, a collection of incidents and happenings, highlights the journey toward women's emancipation from institutional exploitation.

Margaret Eleanor Atwood, a renowned Canadian feminist critic, and social activist, depicts the early position of women in ignorance of exploitation and their rejection to live a life of freedom. With over 35 books, including novels, short stories, poems, and social history, Atwood has translated into over 22 languages worldwide.

Margaret Atwood, a poet, and fiction writer gained fame in the 1960s and is an international celebrity, particularly among feminists. She analysed women's minds and feminist thoughts, exploring the relationship between humanity, nature, and power. Atwood taught literature to university students and is closely associated with feminism. Elaine Showalter's novels empower women through feminist theory, which emerged in France, the Netherlands, Great Britain, and the United States in 1910. Feminist theory has evolved through feminist critique, fame critics, and gender theory, examining the ideological effects of male-dominated literature and the gender system on individuals. IV.

Main Text:

Margaret Atwood's novels explore the subjugated world of women, where injustice

in society pushes them towards darkness. They depict the internal urge to break conventional identities for freedom. Atwood's characters adopt survival paths, overcoming conventional constraints and defining their place as women. Atwood, a feminist writer from the 1960s, explores themes of survival, failure, fertility, anti-Americanism, multiculturalism, nature vs. human, self-identity, and women's empowerment. Her novels explore themes of survival, gender consciousness, and Canadian identity, influenced by nationalism and female identity. Atwood's novels explore women's intimate experiences and portray them as artists and heroes. She creates a deep, sensitivity-driven hero with a unique female protagonist, capturing their feelings and fantasies. Atwood's characters fulfilled their visions of character and destiny, creating a unique and captivating experience for readers.

Women struggle to create a female space through autonomy, self-definition, and creative composition while resisting victimization or subjugation. These women strive for self-reflection and resilience.

In *The Handmaid's Tale*, Margaret Atwood describes how political and religious movements oppress women, how they respond to this victimization, how they lose their identities, and how they look for their lost gender and national identities. *The Handmaid's Tale* by Margaret Atwood examines how women are treated unfairly in Gilead, a dystopian future version of the United States. In general, it portrays the predicament of Gileadean women and compares them to inanimate, quiet objects that conjure images of the third world or black people/women. Atwood alters the scene to accentuate and highlight some of the flaws in Western culture, such as the unequal allocation of power among people. The novel focuses on violations of human rights, especially the mistreatment of women under fundamentalist rule.

The paper examines the role of women in male-commanded culture. It focuses on the themes of novels such as *The Handmaid's Tale*, which illustrates the females' need for voice and words in which they are constrained by the government. Offred, the protagonist, is chosen for the authority and his significant other, but her real name is not in the story. Margaret Atwood's novel *Bodily Harm* examines the

ties of battling patriarchal structures to power and supremacy that reject female equal asserts as a person in society. In the novel, Offred is given a voice and finds a path for evolving circumstances. Atwood's conflict is not just to depict a woman's inclusion in the techniques that lead to her victimization, but to examine the conceivable ties of battling patriarchal structures to power and supremacy that reject female's equivalent asserts as a person in society. Offred says:

“I used to think of my body as an instrument, of pleasure, or a means of transportation, or an implement for the Accomplishment of my will. I could use to run, Pushbuttons, of one sort or another, make things happen. There were limits but my body was nevertheless lithe, single, solid, one with me.” (Atwood, *THT* 79)

Handmaids had no right to consider their own lives, even their bodies. Offred believed that her body was nothing more than a tool for the Gilead Regime. In a patriarchal system, handmaids are victimised in every aspect of society.

Women in the Gilead government are subjected to the same forms of oppression and power as women in Canada. The regime's plan to reverse the drop in the Caucasian birthrate enlists women with "viable ovaries" as handmaids. *The Handmaid's Tale* shows women's concerns about sexual exploitation and male dominance. Women cannot make independent judgments or participate in important tasks.

The patriarchal culture in Gilead marginalizes women and treats them like animals, keeping fruitful handmaids and sending infertile women to the colonies. Women's fertility is likewise exploited by the male-dominated medical establishment. Every month, a sexual ceremony is staged in which the handmaid, who has no control over her body, is required to submit to the commander's masculine authority. Offred's account of the Ceremony demonstrates that the handmaid was treated cruelly and violently and that she was hurt physically and mentally.

Offred describes the ceremony in the following way:

“My red skirt is hitched up to my waist though no higher. Below it the Commander is fucking. Hat he is fucking is the lower part of my body. I do not say making love, Because this is not what he's doing.

Copulating too would be inaccurate, because it would imply two people and only one is involved. Nor does rape cover it: nothing is going on here that I haven't signed up for." (Atwood THT100)

Offered and Commander had sex after reading the bible, however, it was completely against her feelings and emotions. The Commander and the Gilead Regime's constraints afflicted her physically and mentally.

As the revolution moves further, we see that various governmental restrictions are placed on women. Feminism and postcolonialism overlap because both ideologies aim to overthrow the established order and include the voices of the oppressed, disadvantaged, and silent. Women in Gilead are victimized mentally, and how they react to this abuse determines whether they succeed or fail. *Offred*, a book by Margaret Atwood, helps readers grasp Canadian identity and character and places the country on the literary map. Compared to the strong and courageous women surrounding her, *Offred*'s character comes across as passive. *Offered* is a lonely protagonist. She is not a black woman, but like black women, she is not allowed to control her own future.

Unlike her mother, *of glen*, who joins the Gilead regime's opposition and implores *Offered* to do the same, *Offered* is a meek and passive character. Female protagonist *Moirra* is a powerful woman who rejects Gilead's treatment of women and is motivated to discover and establish her individuality. In the TV adaptation of *The Handmaid's Tale*, she is the only black woman character, and she also happens to be the book's most compelling one. She appears to be as capable as any man and is quite motivated. *Offred* is a courageous and self-assured female rebel who is coerced into prostitution by the Gilead society's structure.

She is responsible for her victimization and her silence and acceptance of what has been imposed upon her is a contribution to the policies of the Republic of Gilead. Her decision to love *Nick* is also her attempt to give birth to prevent her from being sent to the Colonies. *Offred*'s decision to narrate her life story is a transgressive act that reveals the cruelty imposed upon women and shows her resistance to the Gilead regime. She uses storytelling as a powerful tool and tries to empower herself to survive the subjugation. Margaret Atwood is a women's activist

author of the 1960s who manages the oppressed universe of women and depicts their inner desire to break conventional personalities and live with freedom. Her novels focus on failure and fertility, multiculturalism, nature versus human, the hunt for self-personality, Southern Ontario Gothic, longshot legends, urban versus rustic, and ladies' empowerment.

Atwood is under the strong influence of patriotism and her feminism is related to her feeling of feminism, patriotism, and both the Canadian and female character. She manages ladies' cozy and credible encounters and draws a self-representation of woman as the craftsman and legend who is dependable to her own inward directions. All ladies in her novels prevail in their endeavours and must be genuine survivors. Feminist literature has been explored in the 21st century, with Margaret Atwood's novels looking at enslaved female characters. Jane Austen, Charlotte Bronte, Anne Bronte, Elizabeth Gaskell, George Eliot, Fanny Fern, Louisa May Alcott, George Meredith, George Gissing, and Henrik Ibsen all depicted women's misery and abuse in their works.

Women's activist methodology was also seen in fiction, with Jane Austen, Charlotte Bronte, Anne Bronte, Elizabeth Gaskell, George Eliot, Fanny Fern, Louisa May Alcott, George Meredith, George Gissing, and Henrik Ibsen all depicting the pitiful situation of ladies of the contemporary time. Toward the start of the 19th century, women's activist sci-fi rose as a sub-kind of sci-fi to manage ladies' roles in society. Women's activist sci-fi stories in the 1920s and 1960s portrayed how men mishandled females. Feminism in Canada during the 1970s was part of worldwide development, with the National Action Committee (NAC) advocating for liberation for ladies through changes in national laws. Women's Liberation Movement (WLM) started in the 1960s and included the privilege of abortion-by-Abortion Caravan in 1970. Women's activist activism in Canada had achieved radical change in ladies' lives in the male-specified social milieu.

The paper examines the role of women in male-commanded culture. It focuses on the themes of novels such as *The Handmaid's Tale*, which illustrates the females' need for voice and words in which they are constrained by the government. *Offred*, the protagonist, is chosen for the

authority and his significant other, but her real name is not in the story. Margaret Atwood's novel *Bodily Harm* examines the ties of battling patriarchal structures to power and supremacy that reject female equal asserts as a person in society. In the novel, Offred is given a voice and finds a path for evolving circumstances. Atwood's conflict is not just to depict a woman's inclusion in the techniques that lead to her victimization, but to examine the conceivable ties of battling patriarchal structures to power and supremacy that reject female's equivalent asserts as a person in society.

Conclusion:

Margaret Atwood's *The Handmaid's Tale* is a dystopian novel depicting a society where women are raped, oppressed, and abused by a patriarchal theocracy. The novel reflects the experiences of black women in America, highlighting the oppression of otherness, tokenism, stereotyping, silence, veil, and negativity.

Feminist theories attempt to reject the stereotypical categorization. The novel depicts the subjugation of handmaids, their marginalization, and their struggle to survive and resist imperial patriarchal discourses. In Atwood's works, there is a shift toward a larger emphasis on the world that emphasizes more through lessons to establish the reality that two sexes are complementary and that none is whole without the other.

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Impact of Drama Based Teaching Practice on Language Subject among Middle School Students

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Abstract

Engaging in classroom drama activities can have a profound impact on students' communication and social skills. By incorporating theater techniques, students are encouraged to express themselves verbally, physically, and visually, which helps them generate ideas for writing, develop their unique voice, understand their intended audience, and prepare for writing in different genres. Assuming different roles in these activities gives students a clearer sense of their identity as writers and an understanding of their audience, making the writing process easier for them. Furthermore, the integration of drama with literacy naturally leads to improved writing skills and better language comprehension. These drama-infused lessons foster higher-order thinking, encouraging active participation and task completion that involves analysis, synthesis, and evaluation. This, in turn, promotes the development of critical thinking and meta-cognition, which are essential for academic success. The findings suggest that drama activities in the classroom positively influence students' language abilities and overall academic growth. The primary focus of this paper has been on exploring the impact of drama based teaching practices on language subjects among middle school students.

Key Words: Classroom drama, teaching practice, language.

Introduction:

Madeleine Grumet (2004) emphasizes the significance of integrating arts into the language curriculum, highlighting that when children perceive language as meaningful and complex, they recognize its potential to shape their lives. This type of literacy has a lasting impact, influencing reading scores in middle and high school, even when intense reading instruction tapers off during national assessments.

Over the last three decades, there has been a growing recognition of the effectiveness of arts integration in enhancing classroom learning, particularly for students from low-income families. For example, a study by Stevenson and Deasy (2005) explored 10 schools where economically disadvantaged students were achieving success, and the arts played a crucial role in their accomplishments. Teachers in these schools expressed joy, professional growth, and satisfaction by incorporating arts into their teaching.

The Chicago Arts Partnerships in Education (CAPE) program is another compelling example. It paired artists and art agencies with teachers in low-socioeconomic urban public schools. The findings revealed that CAPE schools outperformed control schools in various areas, including positive changes in school climate and improved reading and math scores (Catterall and Waldorf, 1999).

Multiple studies also attest to the positive connections between drama activities and language development. For instance, Catterall (2002) pointed out consistent positive associations between dramatic enactment and reading comprehension, oral story understanding, and written story understanding. Ann Podlozny's review of 80 studies (2000) demonstrated a consistent correlation between classroom drama and oral language development.

Moreover, research by De la Cruz (1995) found a quantitative link between

creative drama and the oral language skills of children with learning disabilities. Williamson and Silvern (1992) discovered that kindergarten students who engaged in role-playing from stories significantly improved their story comprehension and verbal abilities. Tabone (2004) reported that the use of puppets and masks with third and fourth graders provided a safe space for children to overcome their fear of using language incorrectly.

Several studies have also established a positive correlation between classroom drama activities and reading comprehension, writing, and oral communication skills. Parks and Rose (1997) observed substantial improvement in standardized reading comprehension tests among fourth-grade students involved in drama activities. Wagner (1986) provided evidence of the value of role-playing as a pre-writing activity for fourth and eighth graders. Wolf (1998) found that classroom drama enhanced the understanding of language for "at-risk" children with special needs in third and fourth grades.

Classroom drama activities not only promote academic skills but also enhance interpersonal and social abilities. For example, De la Cruz (1995) reported that children with learning disabilities participating in a creative drama program demonstrated improved social skills, including courtesy, self-control, focus, and social compliance. Heath's study (1999) of various urban and rural arts educational programs revealed that the arts consistently contributed to social learning. Additionally, a ten-year study of 124 after-school adolescent arts programs revealed that involvement in the arts nurtured a sense of competence, creativity, and productivity among the students (Heath with Roach, 1999).

Interestingly, multiple studies have shown a positive association between classroom drama and other subjects like math and science. Catterall, Chapleau, and Iwanaga's analysis (1999) of nationwide longitudinal data indicated that students who experienced arts integrated into the curriculum scored substantially higher in various measures than those without such exposure. Burton, Horowitz, and Abeles (1999) found that students in Minneapolis applied competencies gained from arts experiences to other areas of the curriculum and improved their self-perception as

learners. Additionally, Ingram and Seashore (2003) documented a positive correlation between students exposed to educational arts programs and academic performance, with a particularly strong correlation among low-income students in Minneapolis.

Theoretical Frameworks:

According to Burnaford et al. (2007), arts integration can be understood through three categories: learning "through" and "with" the arts, curricular connections, and collaborative engagement. The Integrating Theater Arts Program (ITAP) being studied aligns well with these categories, as it uses theater arts both as a methodology for learning and directly connects to the district's curriculum. Additionally, it fosters engagement with the subject matter and encourages collaboration among students.

The article acknowledges the historical focus on learning through the arts, but also highlights three theoretical perspectives from the field of literacy and cognitive learning that shed light on how arts promote learning. One such perspective is Vygotsky's (1987) view of learning as a social process that occurs through interaction with a more competent peer during meaningful and culturally relevant activities. In an arts-integrated classroom, theater-infused lessons immerse students in such meaningful and productive activities, tapping into their personal and community literacies alongside school-based literacy learning. This approach empowers students to use their own knowledge and communication styles to interact and make decisions during creative processes, supported by various studies.

The systematic infusion of theater strategies in ITAP enables students to generate ideas for writing orally, physically, and visually. By assuming different roles, they develop a clearer sense of their identity and voice as writers, and they better understand their intended audience, leading to improved writing skills. This approach seamlessly integrates literacy development, fostering higher-order thinking, active participation, and tasks requiring analysis, synthesis, and evaluation. Critical thinking and meta-cognition play a central role in academic success, and ITAP nurtures these skills, transforming students into critical thinkers who visualize, predict, and engage with the subject matter on a deeper level.

Method of the Study:

The study began by carefully matching eight schools based on their size, demographics, and performance on the English language assessment. To ensure unbiased results, a multi-stage cluster randomized design was employed, leading to the selection of four schools for the treatment group and four schools for the control group. In the second stage of sampling, researchers randomly chose 28 seventh and seventh grade classes from the treatment schools. These selected classes were then exposed to a series of 24 theater arts lessons, which were integrated into the language arts curriculum over a two-month period in each school. The study took place in the Howrah district of West Bengal, India, with a total of 200 students participating. Among them, 100 students were assigned to the control group, which did not receive the theater arts intervention, and the other 100 students were part of the treatment group that received the integrated theater arts program.

Data Collection of the study:

During the two months in which this study took place, seventh and eighth grade students in the Howrah district of West Bengal were required to take an assessment. The two assessment areas administered during the four-day, approximately 6-hour, assessment were language arts literacy, consisting of reading and writing skills. Student performance on the test was categorized as either partially proficient, proficient, or advanced proficient. Each student obtained a scale score between 100 and 300. Proficient students are those with a scale score between 200 and 249; partial proficiency is a score below the scale proficiency range; and advanced proficiency is any scale score above 249. Student proficiency scores on this state assessment for all treatment and control participants were provided by the school district. In this study, students are categorized as non-proficient or proficient. As in the state assessment, the former reflects students scoring below 200; the latter, however, combines assessment categories of proficient and advanced proficient into one category – students scoring between 200 and 300. The benefits of creating a dichotomous variable surpassed that of representing an advanced proficient category, since students fitting into such a category were minimal in both groups. (For example, in language arts,

approximately 2.8% of control group students were advanced proficient compared to 2.7% in the experimental group)

Data Analysis

The analytic sample consisted of 200 seventh and eighth grade students. Using data analysis software, Independent sample t-tests were also conducted at each grade level, testing the difference in mean scores between conditions for the language arts standardized exam that students at the district take yearly. This measure allowed for continuous variable testing to be utilized in the current study, as most analysis is based on dichotomous testing (i.e. proficient versus not-proficient).

Findings of the study:

The first set of findings provides basic descriptive statistics on students' performance in language arts and mathematics. Furthermore, in an effort to further understand whether the average passing scores differed for the treatment and control groups, an independent sample t-test was also conducted at each grade level.

Whole Group Differences

Seventh grade. Student performance tests in this study showed 38.8% of seventh grade students in the control group at or above proficiency; in the treatment or arts integration group, 46.3% were proficient or better. At the same time, mathematics achievement among these same students showed 39.4% in the counterfactual at or above proficiency, compared to 50.9% in the arts integration group.

These findings suggest that seventh grade students in the arts integrated group were more likely to pass the state assessments in language than students who were part of the control group. In seventh grade language arts, the differences were just slightly below the 0.05 probability level (See Table 1.)

Independent sample t-test results showed that there was a significant difference in the mean scores for seventh grade literacy. Students in the arts integrated classrooms ($M=196.66$, $SD=20.821$) scored higher than students in the control classrooms ($M=193.16$, $SD=22.744$); $t(645) = -2.036$, $p=.042$.

Eighth grade. Regarding the eighth-grade cohort, 53.6% of control group students were proficient in language arts, and among treatment participants, 57.4% passed the state assessment. With respect to

mathematics, 41.6% of students in the control group were proficient in math; in the arts integrated group, 43.8% were proficient. (See Table 1.)

While eighth grade students who

participated in the arts integration intervention slightly outperformed their control group counterparts, none of the results at this grade level were found to be statistically significant (See Table 2.)

Table 1. Language teaching through Drama of 7th and 8th grade students in treatment and control groups.

	Control (n=100)	Treatment (n=100)	Total (n=200)
7 th Grade Language			
Proficient	38.8%	46.3%	43.1%
Not Proficient	61.3%	53.6%	56.9%
8 th Grade Language			
Proficient	53.6%	57.4%	56.0%
Not Proficient	46.3%	42.7%	44.0%

The independent sample t-test demonstrated that in eighth grade math, students in the experimental group (M=196.52, SD=32.606) scored virtually equivalent to control group students (M=196.11, SD=38.839). Similarly, while mean scores in language arts were

slightly higher for treatment students (M=202.56, SD=23.826) than control (M=200.11, SD=27.989), this between-group mean difference was also not statistically significant; $t(332.851)=-0.125, p=.901$.

Table 2. Chi-square tests for the Language teaching through Drama Proficiency of 7th and 8th grade students in treatment and control groups.

Variable	Chi-Square	DF*	P
7 th Grade Language	3.813	1	.051
8 th Grade Language	.659	1	.163

*DF, degree of freedom

Group Differences by Gender

Seventh grade. When gender level differences were analyzed in the seventh grade, 45.3% of females in treatment were found to be proficient in language teaching through drama and art compared to 41.9% in the control. Among males, 47.4% of those in the arts integration group were proficient compared to 34.9% proficient in the comparison.

Results also showed that the 12.5 percentage point difference in language arts proficiency between experimental and conditional among seventh grade males was statistically significant ($X^2=4.886, df=1, p<.027$) (See Table 6.) Additionally, between-group differences in math proficiency among

seventh grade males, resulting in an approximate 15 percentage point advantage for those in treatment, showed statistical significance ($X^2=6.798, df=1, p<.009$) (See Table 6.) Also notable, even though statistical significance was not present, is the fact that seventh grade females in treatment were 7.5 percentage points more likely to rank proficient in math than their control group counterparts.

Eighth grade. In eighth grade language teaching through drama and arts, the percentage of females passing the state assessment was virtually identical across both conditions. In the treatment group, 57.9% of females were proficient; while in control, 57.5% were proficient. When we look

at the performance of males, 56.7% of students in the treatment group were proficient and in the comparison group, 48.8% (See Table 3.)

While the difference among eighth grade males across condition was not significant, it is important to note that males in treatment did score 7.9 percentage points

higher than eighth grade males in the comparison group (See Table 3.) Furthermore, seventh grade males showed a 4.2 percentage point advantage above their control group counterparts though statistical significance was once again not present (See Table 3.)

Table 3. Language teaching through drama Proficiency of 7th and 8th grade students in treatment and control groups by Gender.

7 th Grade Females	Control (n=100)	Treatment (n=100)	Total (n=200)
Language			
Proficient	41.9%	45.3%	43.7%
Not Proficient	58.1%	54.7%	56.3%
7th Grade Males			
Language			
Proficient	34.9%	47.4%	42.5%
Not Proficient	65.1%	52.6%	57.5%
8th Grade Females			
Language			
Proficient	57.5%	57.9%	57.7%
Not Proficient	42.5%	42.1%	42.3%
8th Grade Males			
Language			
Proficient	48.8%	56.7%	54.2%
Not Proficient	51.2%	43.3%	45.8%

Table 4. Chi-square tests for the Language Arts Literacy and Math Proficiency of 7th and 8th grade students in treatment and control groups by Gender.

Variable	Female	Chi-Square	DF*	P
7 th Grade Language		.372	1	.542
8 th Grade Language		.003	1	.958
Male				
7 th Grade Language		4.886	1	.027
8 th Grade Language		1.446	1	.229

*DF, degree of freedom

Limitations:

Even though students who participated in the study did often outperform students in the comparison level subgroups, sometimes by seemingly substantial margins, these differences were

rarely statistically significant. Due to a lack of homogeneity during initial equivalency testing, students were disaggregated by grade level, which resulted in decreased sample sizes. Furthermore, subgroup sample sizes, when controlling for gender and the

race and ethnicity variable, resulted in further condensation, potentially causing additional losses in significance. Larger sample sizes might have resulted in heightened statistical significance in the between- group achievement differences across treatment and control, even when disaggregated by variables like grade, gender, and race and ethnicity. This is especially true if the trends shown throughout the current sample remain consistent throughout larger sample sizes. This was most apparent among the eighth-grade cohorts, where significance, amidst wide gaps in performance rates, were still well below the standard level of .05.

Discussion:

In the present study, students receiving a theater arts intervention at both seventh and eighth grade outscored their control group counterparts in language subject. The most significant results occurred in seventh grade, where students receiving a theater arts intervention outperformed their control group counterparts by almost eight percentage points, a difference that missed statistical significance by one-hundredth of a point, while in math, treatment once again surpassed control group participants, this time by 11.5 percentage points, a difference that was statistically significant. The overall results of this study are encouraging, since they predict academic benefit to those students who participate in a theater arts related intervention. This benefit, however, is not limited to student achievement in literacy related skills.

Even though theater arts seem most relatable to reading, writing, and speaking, especially considering the abundant language focusing arts integration with literacy (i.e. Grumet, 2004; Medina, 2004; Catterall, 2002). In fact, when controlling for gender, students in the treatment group often outscored their control group counterparts, with statistical significance found among seventh grade males in Language.

The benefits of a language teaching through drama for low-income students in urban school districts are shown continually throughout this study. In addition, while statistical significance was found predominantly among seventh grade and males, the results of this study do not diminish the benefits that such an intervention can have on females and students in Grade 8. In most instances,

students still outperformed control group students of their same grade, gender, and race or ethnicity classification; very rarely did the opposite occur, and in cases where it did, differences were highly insignificant. As such, we may understand theater arts infusion as a strategy that benefits students of all races and ethnicities, both males and females, in both seventh and eighth grade. An even greater statistical impact may present itself if students are not demographically separated. In other words, the effects that theater arts infusion may have on academic achievement may be compounded when all students are looked at collectively. As a result, future studies may look to replicate the type of analyses conducted in this study among larger populations.

Another major point of interest is the relationship that a theater arts infusion program may have on the academic achievement of students with an Individual Education Plan (IEP). Due to small sample size, meaningful results could not be determined regarding this relationship; however, because of the student centered, individualistic approach that programs working under the Theory of Change employ, studies delving into the experiences of special-needs students enrolled in such programs may assist in uncovering policies and practices that help promote heightened academic achievement among them.

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“Indian Ethos in Nissim Ezekiel’s Poems”

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Abstract:

Nissim Ezekiel was a renowned Indian poet of Jewish origin. He was a professor, poet, actor, playwright, editor and critic. His poetry is positively relieved for its connectedness with ordinary life and philosophical density. His poems are seen exploring spiritual, social, cultural, political and economic realities of India. Urban sensibility and Indian Ethos are prominent themes in his poems. ‘Ethos’ is a Greek word, meaning ‘character’ that is used to describe the guiding beliefs or ideals that characterizes a community, nation or ideology. Ethos defines a culture, a people and even a country. ‘Indian Ethos’ can be interpreted along with complex and manifold facets. Nissim Ezekiel in his poems evokes Indian ethos His poetry evokes the Indian scene, recreates Indian reality and reflects Indian sensibility, and therefore is easily distinguished from poetry written in English elsewhere in the world.

Key words- Nissim Ezekiel, Indian ethos, poems reflecting Indian ethos.

Introduction

Nissim Ezekiel occupies a very high rank as a writer of Indian English poetry and his contribution to poetry is very substantial, weighty and valuable. He has attracted considerable critical attention from scholars both in India and abroad. Ezekiel wrote on variety of genres-Poetry, plays, criticism, Journalism & translation. He is a poet of Bombay city He is considered as the father of Indian English Poetry He is modernist and used innovative poetic themes and poetic style.

Various aspects of Indian life such as belief in superstitions by the rural people, the Babu English of the urban Indians, and a number of other follies in the Indian society have found in his poetry. He is a poet of many themes and one finds a wide range of subjects and variety in his poetry. He wrote poetry out of his own experience and encounter with people at different places and times. Being possessed with an essentially Indian sensibility, he brings out in his poetry the variety of religion and cultures that characterize the Indian milieu. His poetry is also a vast gallery of portraits representative of the various Indian professions and ways of life. Various themes in his poetry such as love, sexuality, outsider identity, isolation,

philosophy and common life have also been explored in many studies and research projects. Among these theme the one is Indian Ethos.

Indian Ethos in Nissim Ezekiel’s Poems.

Ethos is an operational term. It is defined as social and cultural realities in India. It is linked with number of facets such as familiar relations, domestic realities, belief system, attitude of life, value system, patriarchy, morality, Life-style and diversity It also explores Indian culture, Indian social institution, Indian languages, Indian beliefs Systems Indian English usage, Indian world view, Indian political realities Ethos defines a culture, people and even a country. Oxford English Dictionary— defines ethos as the characteristics spirit of a culture era or community as is reflected in its attitudes and aspirations. Webster’s Dictionary –noun ethos as “the distinguishing character, sentiment, moral nature or guiding beliefs of a person, group, or institution.” According to Swami Vivekananda, Indian ethos generates the concepts such as honesty, integrity and morality Ezekiel’s poems carry references to most of these aspects.

‘Indian ethos’ can be interpreted along with its complex and manifold facets. Moreover, ‘Indian ethos’ is features of Indian

life and to some extent it is possible to stress a number of facets so fit such as the various shades of familial relations, a typical conditioning of Indian mind, sensibility and sensitivity, domestic strains, harmony and familiar disintegration, the patriarchal social structure, caste hierarchy and homogeneity, the impact of myth and superstition and socio-cultural and socio-economic life of people governed by age old convention. Ethos is also a discipline that examines one's morality or the moral standard of the society. Ethos is also a dynamic reality.

Indian ethos also refers to values and practices that the culture of India contributes to art, everyday life and the society. It also guides people with a set of certain values. Indian ethos handholds human beings on how to lead a life with the attributes of truthfulness, purity, compassion, forgiveness, self-satisfaction, simplicity, equality, control of sense of organs and many more. There are many great Indians who have adopted the Indian ethos effectively in their life and they contributed a great deal to society too. They include Mahatma Gandhi, Dr. Babasaheb Ambedkar, Freedom Fighter Vinayak Damodar Sawarkar, Swami Vivekanda, and Dr. APJ Abdul Kalam.

Most of the poems of Nissim Ezekiel based on Indian themes and situations. They are "Enterprise", "The Railway Clerk", "The truth About the Floods", "Entertainment" "Goodbye party For Miss Pushpa T.S." and "Ganga". All these poems reflect deep human studies and focus on typical Indian mind

"Enterprise" is one of the finest lyrics of Nissim Ezekiel. It is short poem in six stanzas of five lines each. Poem is an allegory of the human condition on this planet. It reflects the frequent efforts, failures and frustrations to which is subject by the very nature of his earthly life. In this poem Ezekiel makes efforts to reflect the Indian ethos concerning the proverb 'diversity in unity'. He has made more efforts to establish unity in diversity; but he fails due to the tradition-bound attitude of the society. However, Indian cultural ethos gets evoked in the references to pilgrimage, serpent, sea and the sound of thunder. Pilgrimage could implicate the Hindu tradition of pilgrims travelling on foot to temples. These pilgrims are common in Maharashtra, Karnataka and the states of North India. This poem reminds

Chaucer's "Prologue to Canterbury Tales" and more recently Eliot's "Journey of the Magi" and "The Waste Land". In "Enterprise" Ezekiel has pointed out that, there is hardly any need to undertake torturous journey to reach the religious place, for one can have the grace and the benediction of God in the home itself. "Home is where we have gather grace".

In "A Morning Walk" Ezekiel shows himself to be a poet of Bombay. He is fully alive to the ugliness, dirt, squalor and wickedness of a metropolitan city like Bombay. There is also a profound sense of compassion, understanding, acceptance and sympathy for the city, in the flip side of his imagination. Like many other Indian Cities, Bombay too is overcrowded and dirty. Poverty is another aspect of Indian ethos. It gets depicted in the poem in terms of slums, beggars and dirty lanes. The 'many tongued' city stands for the multicultural and multilingual Bombay where the dwellers have come from many linguistic and cultural background. The poet has seen and known this city in all its aspects;

"Barbaric city sick with slums.

Deprived of seasons, blessed with rains.

Its hawkers, beggars, iron-lunged,

Processions led by frantic drums,

A millions purgatorial lanes.

And childlike masses, many-tongued.

Whose wages are in words and crumbs."
(The Collected Poems-119)

A keen observer of contemporary social reality, Ezekiel describes the slums of Bombay, which he seen and observed since his childhood.

"Urban" is another remarkable poem which describes the urban sensibility and the city-dwellers reaction to nature. The city-dweller neither sees the morning sky nor feels the darkness of night descending upon him. He welcomes neither the sun nor the rain and he sees no ups and downs in the landscape before him. Poem reflects the inner struggle of the city-dwellers who are sandwiched between the pull of 'the city and the desire to escape its mindless clamour. Indian culture is evoked in the poem with references to the spiritual significance of hill, circle and water. Hill stands for the spiritual enlightenment which ironically the urban poet knows about but can never achieve. Circle or mandala is a mystical symbol that reminds the eternal cycles of death and regeneration. The circle too remains a distant

symbol for the urbanized poet. Water, which stands for life, rebirth and spirituality, too remain undecoded by the urban speaker.

“Jamini Roy” is a tribute to the Indian painter. Ezekiel refers to the Indian ethos evoked in the paintings of Roy which were laden with the images of Krishna, sacred animals, and animals such as cats and crabs. Ezekiel captures the Indian ethos in Roy’s paintings:

“His purple elephants and cats
Approve of me with almond eyes.
The birds are blue aristocrats
Who make my childhood?
crystallise.”(Collected poems 125)

“The Railway Clerk” is another poem which depicts Indian ethos. It is monologue. The speaker is railway clerk who gives expression to his feelings of discontent and unhappiness due to the problems that he faces. He wishes that he was a bird instead of a human being who has to work too hard and who gets too for it. This shows the funny side of Indian ethos. Ezekiel makes fun of Indian English, especially the obsession with the progressive tense and the poor grammar and the strange intonation in the lines “But who is appreciating? Nobody I am telling you” (184)

Indian ethos in “Goodbye Party for Miss Pushpa T.S.’ comes out in the form of the funny Indian English. The poet recreates a typical Indian farewell party in which the speakers use Indianized expressions. Ezekiel, by using irony, highlights the laughable errors that these speakers commit. The error spring out of literal translation, wrong usages, pedantic tone and poor grammar. The poem opens with a hilarious speech marked with formalities, extra-politeness and praise mixed with ridiculous attempts to be informal too:

“Friend, our dear sister is departing for foreign in two three days, and we are meeting today to wish her bon voyage.”(Collected Poems -190)

Indian English ethos is also marked with an obsessive use of present progressive where a simple present tense would suffice. Ezekiel uses Indian English to ridicule some social practices. The farewell function depicted in the poem resonates with Indian ethos. The office culture, formal speeches, the loose agenda of the meeting and the language add to the Indian ethos.

Ezekiel’s Indian ethos is a method of surprising discovery. He never makes direct

statement about India. He rather creates characters who are representative of Indian life style.

“Night of Scorpion” is one of the best poems from rural background. It presents contrast between popular superstition and skeptical rationalism. The poem is about a typical incidents in Indian village. The poet describes Indian social situation. The narrator’s mother in this poem is bitten by a scorpion. When news spread all the neighbors rush to help. They come in the rainy night with lamps and try all kinds of remedies. They resort to prayers for the lady. Ezekiel explains the incident which is practiced even today in several villages of India. Holy men performing rites and incantations as to cure diseases are usual sights in many parts of the country. Majority of the villagers are superstitious and they believe that prayers is only solution for diseases.

There is another remarkable poem titled: “The Visitor” which reflects the orthodoxy and blind faith where the calls of a crow are thought to be the sign of the arrival of guest. In this poem the protagonist waits all day for a guest since the crow crowed in the morning:

“All day I waited, as befits The folk belief that following The crow a visitor would come” (CP-133)

“Entertainment” is remarkable poem shows an authentic Indianness. It is faithful description of a monkey-show which one can witness in any street corner in India. The reaction of the audiences is noted briefly. This is ironically real of Indian scene that men watch the entertainment but do not pay for it.

“Anticipating time for payment,
The crowd dissolves,
Some, in shame, part
With the smallest coin they have,
The show moves on” (Collected Poems -193)

Ezekiel implies that if people do not give money, the monkey and its master will have to starve to death. A usual roadside diversion provides the poet with an opportunity to offer his reflections on Indian social life at its meanest. Here is a country where everything free of cost is coveted- even a wayside monkey show—and where corruption, bribery, exploitation, social deception and hypocrisy are the order of the day. Hence it is a country: “Unsuitable for song as well as for sense” (182)

Ethos of a nation or a community is built upon beliefs and ideas that are shared by the masses. Many cultural practices also contribute to ethos. Nissim Ezekiel faithfully depicts Indian ethos in terms of various religious practices and the belief systems. His poems like “The Night of the Scorpion” and “Healers” clearly reflect how Indians mobilize superstitions along with treatment for a cure. Similarly spiritual guides and gurus are common characters in Ezekiel’s verses. Themes such as festivals, myths and spiritual quest which regularly appear in Ezekiel’s poems also add to the Indian ethos.

Conclusion: Thus one can say that most of the poems of Nissim Ezekiel depict Indian Ethos. Thus in Ezekiel’s poems he depicts Indian culture, Indian social institution,

Indian languages, Indian belief systems, Indian English usage, Indian world view, Indian political realities.

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A Case Study On New Education Policy 2020 & Library & Information Science Subject Challenges And Opportunities Of Education In Modern India

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Abstract

New Education Policy 2020 is really students friendly and students will get huge opportunities to enhancement that current required knowledge in wider scope of education. In India, individuals are depending intensely on solid web associations, PCs, or cell phones to return to business during the new ordinary. The emergency has prodded understudies to get e-learning openings, as there is seemingly no end in sight. As the nation takes to online schooling, the current pandemic is affecting country understudies more than the individuals who live in urban areas. Be that as it may, e-learning is changing the area even in far off provincial regions. Level 3 and level 4 towns are raising the stakes by putting resources into the upgrade of advanced training measures. While many are benefiting as much as possible from what web based realizing offers, neighborhood specialists are thinking that its intense to incorporate high velocity web offices. In addition, individuals in provincial regions need to likewise manage discontinuous force supply and more seasoned electronic gadgets, which are regularly a prevention to consistent access. The online instruction space in India has been making up for lost time for years and years at this point. In any case, it has been to a great extent utilized for skilling and is floated without anyone else learning. Schools and universities have seldom needed to show exclusively online not at all like post-March 2020 when Covid changed the training worldview and everybody, independent of their openness to learning on the web, have needed to adjust and learn. The current emergency has turned the emphasis on the blemishes in the framework - absence of admittance to quality training for all, absence of comprehensive schooling, shortage of qualified instructors and low spotlight on fundamental abilities. For 12-year-old Rahul Oak, concentrating in an administration helped school that obliges oppressed and the transient local area kids in Mumbai, educational time presently implies he needs to run out of his home to the furthest limit of the path a couple of moments before class begins so he can take advantage of the sign that will fire up his parent's cell phone and he can see his educator on the web. "There is no sign at home," says Shingare. "I would prefer not to miss my day by day meetings thus now it's anything but a training to be prepared and rushed to the furthest limit of the path and sit outside and pay attention to the instructor

Key words: Online Education, Issues, Challenges, Student

Introduction

Online training sets aside cash and time. As online schooling is through web, so it very well may be effectively gotten to anyplace, whenever. You can get to the substance early morning, late evening, at home, in cafeteria, or on the train. As the substance is by and large preloaded, so you can download the talks/recordings and watch them whenever it might suit you consistently. Additionally cost of online instruction is extremely low in contrast with vis-à-vis schooling. Likewise there is an

incredible reserve funds on inn and transportation charges. Since all the substance is accessible on the web, so you need not accepting books too. Restricted Social cooperation. Since online instruction can be gotten to at home or some other helpful spot, there is exceptionally restricted direct communication with the educator and others doing the course. As per Dharendra Kumar (2010), particularly those courses which are independent, there is extremely less conversation among the companions. The vast majority of the conversation happens

through email, visit room or conversation gatherings. There isn't any grounds environment to work on friendly collaboration. So you can't foster any friendly connections which do help in the profession development.

There are sets of guardians who like online classes, while others have denounced it's anything but, a public overview led by LocalCircles, a web-based media and local area stage, which got 8,287 reactions from 204 regions of the country. Residents were asked what ought to be the way forward as certain states in the nation have restricted online classes. Accordingly, 31% guardians said that the prohibition on online classes should proceed, while 49% said online classes ought to be begun however restricted to two hours out of every day. Around 15% said online classes ought to be begun and run for the term of normal school hours which could be 4-6 hours while around 3% were uncertain.

Issues facing online education

Advanced gap: Students who, in principle, approach e-showing should rely upon badly designed techniques, for example, cell phones The Covid-19 pandemic has upset the training area around the world. Classes have been suspended to implement social removing and instructive establishments, from schools to colleges, have moved to online strategies for educating and assessment. As the quantity of cases keeps on ascending, there is no conviction about when regularity will be reestablished. This has energized a type of a lasting slant, if not a total shift, to online training. The new National Education Policy (NEP) endorsed last month additionally discusses being prepared for computerized and online schooling, in spite of the fact that it adds a rider that the advanced separation should be wiped out to completely profit with such techniques Three-fourths of understudies in India didn't approach the web at home, as per a 2017-18 all-India NSO overview. The portion of the individuals who didn't A have PCs, including gadgets, for example, palm-tops and tablets, was a lot more noteworthy - 89%. Admittance to these offices was higher among understudies at more elevated levels of schooling. In any case, even at the most significant levels, an enormous portion of understudies didn't approach these offices. True to form, admittance to the web and PCs

is straightforwardly identified with family livelihoods.

Absence of admittance to the web and gadgets has additionally made a hole in computerized education. As numerous as 76% of understudies in India in the 5-35 age bunch didn't have a clue how to utilize a PC. The portion of the individuals who didn't have the foggiest idea how to utilize the web was 74.5%. Indeed, this hole ascends with a fall in pay levels. 55% of understudies among the top 20% of families by month to month per capita consumption (MPCE) realized how to utilize a PC and web while these extents were just 9% and 10% among the base 20%.

Challenges to system

Advanced gap: Students who, in principle, approach e-showing should rely upon badly designed techniques, for example, cell phones The Covid-19 pandemic has upset the training area around the world. Classes have been suspended to implement social removing and instructive establishments, from schools to colleges, have moved to online strategies for educating and assessment. As the quantity of cases keeps on ascending, there is no conviction about when regularity will be reestablished. This has energized a type of a lasting slant, if not a total shift, to online training. The new National Education Policy (NEP) endorsed last month additionally discusses being prepared for computerized and online schooling, in spite of the fact that it adds a rider that the advanced separation should be wiped out to completely profit with such techniques Three-fourths of understudies in India didn't approach the web at home, as per a 2017-18 all-India NSO overview. The portion of the individuals who didn't A have PCs, including gadgets, for example, palm-tops and tablets, was a lot more noteworthy - 89%. Admittance to these offices was higher among understudies at more elevated levels of schooling. In any case, even at the most significant levels, an enormous portion of understudies didn't approach these offices. True to form, admittance to the web and PCs is straightforwardly identified with family livelihoods.

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Future of online education

Could online training supplant schools? It can't be the lone choice as socialization and fundamental abilities can't be supplanted by internet realizing which is imperative for training. In any case, a few specialists proposed it can work pair with disconnected classes post-pandemic. That way, it can assist with connecting geological limits, The current commotion to the customary instructive framework in India will function admirably for associations that empower advanced education among their workers. "This will mean a lot more appeal for an assortment of chief schooling just as online-based specific bosses programs," said Vishwanathan Iyer ACA, PhD, Professor – Accounting, Economics and Finance Area, Dean TA PAI Management Institute. He expects the interest for projects of Work-Integrated-Learning assortment to go up because of online training. In the push for online schooling post-pandemic, what should be figured in is that the least fortunate of helpless understudies are not forgotten about as they don't have the assets to get to it. One method of doing that recommended Mahmaya Navlakha of Arthan is for government to step in to make this new arrangement of learning workable for all. "All things considered, community society has its restriction. The public authority can devise a program which guarantees normalization and quality by working with specialists in the field and make a system that makes incorporation," Navlakha said.

Key Challenges for Online Education in India

There are some normal difficulties that were thought of while setting up the new instruction strategy. Some of them are given underneath. Over 30% of the country's populace isn't PC proficient. Some of them even don't have the foggiest idea how to

begin a PC. Not every person can manage the cost of a PC or a PC. A few segments of the general public like ranchers, servants, housecleaners, sweepers and servers may confront troubles buying a PC. A few educators are curious about the new arrangement of schooling. They are not very much prepared for online schooling classes. Other than this, it's anything but essential that a decent study hall instructor will be a decent educator in the online homeroom. There are a predetermined number of assets accessible to lead an online assessment in India. Other than this, there is a limit for the quantity of inquiries that can be posed in the test. Specific sort of subjects and courses, for example, science and performing expressions cannot be instructed in the advanced schooling space. The online instruction framework is all the more a sort of screen-based learning framework which limits the understudies to perform practical's. The web network isn't acceptable all over the place. There are a few urban communities of India where individuals are as yet utilizing 2G or 3G web association.

Online Teaching Tools and Methods

The current e-learning stages, for example, DIKSHA and SWAYAM will be stretched out to furnish instructors with an easy to use and very much organized climate. These stages will be refreshed with some arrangement of apparatuses like two-way sound interface and two-way video that can assist the educators with leading web based classing and screen the advancement of understudies. All subjects can't be instructed on the web: Construction in math, for example, is hard to show on the web, said a mathematical instructor, Vidya Ganeshan who has been showing the subject for longer than 10 years. "It is hard to show a couple of new ideas in an online homeroom however we utilize an intuitive application as understudies center at home is an issue other than the intricacy of the theme. Prior, the quiet catch was at the educator's end and we could quiet understudies who intruded on class however with the new Microsoft Teams for training application, a few kids play no-show and will not address when an inquiry is posed as the quiet catch is in their grasp currently!" Parents, youngsters need time to get medium: Parents and understudies have not been presented to this new arrangement of learning and will take to adjust to the new type of instruction., which is available in 14

urban communities across India, as of late led a review among the guardians across India in regards to online schooling and discovered one moment level of respondents had reservations concerning web network equipment issues term of the classes capacity to help their kids and programming contrariness and an excessive amount of in general screen time including instruction The difficulties are genuinely low and with time will wilt away, said Peshwa Acharya, head promoting official.

Online education:

Challenges faced by rural communities

As the nation takes to online training, the current pandemic is affecting provincial understudies more than the individuals who live in urban communities. The entire world is changing in accordance with the truth of the Covid-19 pandemic by discovering options in contrast to the disturbances caused hitherto. Enterprises are permitting their labor forces to telecommute, while schools and universities are moving classes on the web. In India, individuals are depending intensely on solid web associations, PCs, or cell phones to return to business during the new typical. The emergency has poked understudies to get e-learning openings, as there is seemingly no end in sight. As the nation takes to online training, the current pandemic is affecting country understudies more than the individuals who live in urban areas. Nonetheless, e-learning is changing the area even in far off rustic regions. Level 3 and level 4 towns are raising the stakes by putting resources into the upgrade of advanced instruction measures. While many are capitalizing on what web based realizing offers, neighborhood specialists are thinking that its intense to coordinate rapid web offices. In addition, individuals in rustic regions need to likewise manage discontinuous force supply and more seasoned electronic gadgets, which are frequently a block to consistent access. Sadly, understudies in rustic India are denied the freshest gadgets and levels of availability to online substance that metropolitan Indians appreciate every day. In contrast to their partners in urban areas, a lower level of understudies in towns have work area or PCs. They rely upon their relatives' cell phones for learning and going to classes, making it a laborious exercise. Observing little screens to devour however much data as could reasonably be expected for extended

periods of time could be impeding to understudies' wellbeing.

Moreover, buying information plans for learning could likewise bring about a ton of costs for families who face monetary imperatives. It could additionally influence the cooperation levels of the two educators and understudies concerning live classes. Computerized education and the advanced gap have been not kidding worries for our country for longer than 10 years. Numerous educators and understudies in provincial regions can't coordinate to the specialized abilities of educationalists and understudies in urban areas. They face road obstructions while moving from disconnected to online instruction, which could be a justification uneasiness among country networks. Aggregate endeavors of common society associations, policymakers and the public authority are needed to make an easy to use advanced interface so educators and understudies think that its helpful for continuous learning. On the splendid side, every one of the partners have made critical interests in further developing admittance to computerized administrations and e-getting the hang of; expanding on prior framework could facilitate the cycle of advanced consideration. Instructors would have the option to change easily in the event that they get the imperative help. Neighborhood and public governments should cooperate with the IT and edtech areas to accelerate the way toward bringing imaginative and practical online instruction apparatuses to country India.

Online Assessments and Examination

Some administration bodies like School Boards, NTA, proposed National Assessment Center or PARAKH will deal with planning another appraisal structure. The new structure will be intended to inspect the exhibition of the understudies according to the refreshed guidelines of online instruction. Other than this, the system will be founded on 21st-century innovation. Besides, buying information plans for learning could likewise cause a great deal of costs for families who face monetary limitations. It could additionally influence the cooperation levels of the two instructors and understudies concerning live classes. Computerized proficiency and the advanced gap have been not kidding worries for our country for longer than 10 years. Numerous instructors and understudies in rustic

regions can't coordinate to the specialized abilities of educationalists and understudies in urban communities.

Challenges in Online Learning

Contrasting face-with face learning with internet learning delivers huge inadequacies in the online mode, for example, absence of human interface, nonattendance of chances of cooperative learning, educator oversight and the most glaring being absence of chances for involved learning in complex subjects like science and arithmetic. Moreover, in the midst of the surge of facilitating on the web classes the best showing practices such a tending to students Multiples Intelligences Learning Styles and giving a separated learning experience have been consigned to the sideline. So how does the top of a school address the difficulties of value learning in online mode and is it conceivable to outfit innovation to give a rich, vivid and comprehensive learning experience to the understudies?

Conclusion:

New Education Policy 2020 is eradicating outdated education and adopting fresh new education policy which effects on entire Indian educational system. In any case, it has been to a great extent utilized for skilling and is floated without anyone else learning. Schools and universities have seldom needed to show exclusively online not at all like post-March 2020 when Covid changed the training worldview and everybody, independent of their openness to learning on the web, have needed to adjust and learn. This has energized a type of a lasting slant, if not a total shift, to online training. The new National Education Policy endorsed last month additionally discusses being prepared for computerized and online schooling, in spite of the fact that it adds a rider that the advanced separation should be wiped out to completely profit with such techniques Three-fourths of understudies in India didn't approach the web at home, as per a all-India NSO overview. " Contrasting face-with face learning with internet learning delivers huge inadequacies in the online mode, for example, absence of human interface, nonattendance of chances of cooperative learning, educator oversight and the most glaring being absence of chances for involved learning in complex subjects like science and arithmetic.

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Aspect of Library Automation & Digital Achieves

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Abstract

Automation is the innovation to perform with negligible human help. It has different control frameworks for working gear's as hardware and gadgets. Application covers and control Intricacy of multi-variable significant level calculations in the digitalization of books and original copies in the library and its diverse capabilities to save the hour of perusers, faculty's and more diseased. Mechanization and Advanced Chronicles are assuming vital part in the ongoing circumstance of enlightening airs. Library experts really do need to think earnestness about the upsides of open source programming, its applications in robotization and subsequently they are hesitant to utilize it. They don't have the encounters to help it. Nonetheless, the experts are using computerization framework as well as coordinated library framework to sharing perspectives, thoughts and comparative data set to carry out the entire essential role in a library.

Keywords: Automation, authority, catalogue, resources, instantaneous.

Introduction

The word Automation has been derived from a Greek word "AUTOMOSE" which means the power of spontaneous motion or self-movement. Automation refers the course of motorization of library exercises and administrations, for example, procurement, serials control, flow, inventoriing, data benefits and its connected exercises. it might here and there incorporate as other enlightening exercises as well as monetary administration and the board data administrations. Though the Advanced Documents are the capacity of the data's which disperses data's to destitute perusers, data suckers. Here great many texts, sounds, recordings, books, motion pictures, programming's, music's, sites and more data's are accessible in digitize structure. its articles might comprise of digitized content like print, photos as well as initially delivered computerized content. e, word processor documents and web-based entertainment posts. as well as putting away happy, computerized files give means to sorting out, looking and recovering the substance contained in the assortment Computerized Files depend on and related with open source programming where, the clients can run, duplicate, disperse, change, offer, study, and improve for any reason. Open source library programming's needn't

bother with the underlying expense of business programming and empowers libraries to have more noteworthy command over their work space. Library experts may know about the upsides of open source programming and ought to include in their turn of events. They ought to need to secure the essential information about the choice, establishment and support of this product's.

Parameters and Basic Steps of Library Automation

The essential way to deal with be followed is to investigations the genuine necessities of the library. Every library contrasts from the others regarding size of assortment, number of clients, level and interest of clients, genuine number of exchanges and reach and assortment of administrations, their quality and intricacy. The library needs to settle on the kind of setting the library needs based on the size of the assortment and the quantity of clients. The innovation key anticipating library computerization normally includes the curators overseeing board, library the executives and intrigued local area individuals. There are three fundamental stages in arranging of library computerization's., otherwise called practicality study. The reason for this study is to organize, break down, and report the information expected to go with an educated

and clever choice in regards to the achievability.

Purpose of Library Automation

The enhancements of multifold data use and result have represented an issue for curators and the data researchers to deal with the data in a viable way. This is a direct result of advances in innovation, bringing down of cost, changes in clients' assumptions and changes in mentalities among bookkeepers to proficiently oversee data. The PC and organizations are utilized to distinguish, process and recover data exceptionally, precisely than by manual endeavors, The library and data experts should utilize the data innovation to decrease their time in routine positions of filling, putting away, composing and dull works and focus more on the administrations, In this way change over assists these experts with serving the clients better, quicker and at a less expensive expense. To give right data to the right clients in the perfect opportunity they should mechanize their libraries with the assistance of truly developing advancements. While legitimizing the requirement for library robotization more than cost viability the advantages determined by the library clients become the significant thought. Since library doesn't turn out to be a financial substance, such advantages should be checked in an alternate point of view out.

Need for Library Automation

Consistently expanding number of records in different actual structures, book and non-book, printed and non-printed, distributed and non-distributed, realistic and general media, attractive tape and different structures have been causing the library circumstance to be wildering. The idea of clients' necessities and prerequisites has likewise been evolving. in a library circumstance, this multitude of posture issues in choice, procurement and association of records in different actual structures, likewise, libraries are by and large becoming data adventures especially in quick creating branches of knowledge where age, recovery and spread of data through the formation of information bases and deliberate data administrations are felt to be a fundamental. The requirement for computerization in libraries is being felt on account of responsibility in all circles of library exercises. it is a fundamental to hear the

everyday work refreshed and to clear the arrear work and overabundance..

Areas of Library Automation:

- 1 OPAC
 2. Cataloguing
 3. Circulation
 4. Reports
 5. Inventory
 6. Authority Control
 7. Union Catalogue
 8. Electronic Resources
1. **OPAC:** The Online Public Access Catalogue is a text-based card catalogue that patrons can use to search for resources up to 20 fields such as title, author and subject. Boolean operators and truncation can also be used.
 2. **Cataloguing:** MARC (Machine Readable Cataloguing) records should be allowed to be copied from different sites.
 3. **Circulation:** Librarian /Library staff can maintain accurate records on circulating materials. Materials are checked in and out placed on hold, overdue times, generated and accounting records maintained.
 4. **Reports:** Module to create reports that are useful in keeping up with the library like past due possessions, fines, course measurements and lost things.
 5. **Inventory:** it is utilized for checking the assortments contents at ordinary stretches assisting with keeping the information base precise stock is more adaptable and should be possible whenever during the year.
 6. **Authority Control:** it is utilized to keep up with predictable norms for compelling looking at the neighborhood level and furthermore at the association index.
 7. **Union Catalogue:** Union Catalogue is used to copy bibliographic records for local materials saving time and money. it is also used to assist in local collection development.
 8. **Electronic Resources:** Access to electronic resources available under different networks.

Advantages of the Library Automation

Providing access to local library resources.

1. Providing access to resources outside the library.
2. To cope with increasing demands for services in terms of frequency and speed.
3. To improve the efficiency of the clerical and Paraprofessional staff.
4. To provide new forms of old services.

5. To improve access to existing services.
6. To provide accurate services.
7. To control the rapid growth of information.
8. To provide faster document delivery.
9. To save the cost of stationeries.
10. To speed up the processing the Jobs.
11. To reduces the repetitive clerical works.
12. To permit improved Budget Control.
13. To improve quality services.
14. To increase the productivity.
15. To expands the rage and raise the quality of existing products.
16. To multiple the outputs.
17. To reduce routine and repetitive Jobs.

Open Source Software Which Associated with Digital Archives

Digital Archives can tremendously in size and extension, and can be kept up with by people as well as associations. The advanced substance might be put away locally and gotten to remotely through PC organizations. These data recovery frameworks can trade data with one another through interoperability and manageability. Some best examples of Open Source Software associated with Digital archives atmospheres.

1. **Koha**
2. **New genlib**
3. **Evergreen**
4. **OJS**
5. **Foss**
6. **D space**
7. **E prints**
8. **Fedora Word press**
9. **Drupal**

1. **Koha:** Koha is a promising unlimited open source LS (incorporated library framework) presently being utilized by libraries from one side of the planet to the other. Koha is constructed utilizing library LS guidelines and utilizations the OPAC interface.
2. **New genlib:** NewGenLib (New Generation Library) is an integrated Library Automation and Networking Solution Developed by Verus Solutions Pvt Ltd and The Kesavan institute of information and Knowledge Management, India. in March 2005, NewGenLib version 1.0 was released and versions 2.0 and 2.1 have come up later. On 9th January 2008, NewGenLib has been declared Open Source Software under GNU GPL License by the Verus Solutions Pvt Ltd, Hyderabad, India.

3. **Evergreen:** Evergreen LS is another option when researching open source LS options. Developed by Equinox Software, Evergreen is a powerful, endeavor level LS arrangement created to be fit for supporting the responsibility of huge libraries in a shortcoming lenient framework. it also is principles consistent and utilizes the OPAC point of interaction, and offers many highlights including adaptable organization, work process customization, versatile programming points of interaction, and in light of the fact that its open source, can't be locked away and can profit from any local area commitments.
4. **OJS:** "The Open Journal System (OJS) is open source software for the management of peer-reviewed academic journals and is created by the Public Knowledge Project, released under the GNU General Public License." By utilizing it, the way of life of making and sharing scholarly information can truly be given a lift. it is a vital course for making and sharing top notch insightful information in any field. OJS permits you to begin a scholarly diary, have it peer-evaluated, present the articles once delivered, and furthermore deal with the whole publication work process (counting article accommodation).
5. **Foss:** The Greenstone advanced library programming is an open-source framework for the development and show of data assortments. it assembles assortments with successful full-text looking and metadata-based perusing offices that are appealing and easy to use. The framework is extensible: programming "modules" oblige different archive and metadata types.
6. **D Space:** it is an institutional storehouse catches, stores, files, protects, and rearranges the scholarly result of an organization's examination personnel in computerized designs. it oversees and appropriates advanced things, comprised of computerized records and takes into account the creation, ordering, and looking of related metadata to find and recover the things. DSpace plan and created by Massachusetts establishment of Innovation (MIT) Libraries and Hewlett-Packard (HP). DSpace was planned in open source application that foundations and associations could run with moderately couple of assets.

7. **E Prints:** E-prints is an open source programming bundle for building open access storehouses that are agreeable with the Open Chronicles drive Convention for Metadata Gathering. it shares a significant number of the elements usually found in Record The board frameworks, however is fundamentally utilized for institutional vaults..
8. **Fedora:** Fedora open source software gives organizations a flexible service-oriented architecture for managing and delivering their digital content. At its core is a powerful digital object model that supports multiple views of each digital object.
9. **Drupal:** Drupal is another open source web distributing choice that permits an individual or a local area of clients to effortlessly distribute, oversee and sort out a wide assortment of content on a site. A huge number of individuals and associations have utilized Drupal to control scores of various sites, including Local area online interfaces, Conversation destinations, corporate sites, intranet applications, Individual sites or web journals, Web based business applications, Asset registries, Interpersonal interaction locales.

Conclusion

The libraries are quickly developing into something that appears to be very unique than it did only years and years prior. it is important that the custodian become mindful of this development as well as that they effectively mediate to assist with reshaping the establishment in manners that are reliable with the center mission of libraries. OPACs have also fulfilled a good deal of their potential. Today's software has traveled through the technological revolution from DOS, UNIX, LINUX, and WINDOS Operating System and new on to the WEB, providing application for every environment. Library Automation, which started in the 1970s in a few special libraries, has now reached in most of the school libraries, public libraries, special libraries, and university libraries.

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The Role of Libraries in Development of Society

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Abstract:-

The article describe that the role of library in society building the development of digital environment in the field of information technology . The library change the role of users of the library and society. The use of internet has a important role play the changing dimension of the society. The library professionals are training and various skills are using the recent Trend learned and up to date in the digital age.

Introduction:-

The society is of multi lingual and multi-cultural nature. in such type of society and regard for other linguistic and cultural groups is essential to strength the culture unity is diversity hence a public library needs to address itself in organizing functions and get to gether meetings of different cultural groups to give went to the appreciations and contributions of different culture.

The libraries play a fundamental role in our society, they are the collectors and stewards of our heritage they are organize of the knowledge in the books they collect adding value by cataloguing classifying and describing them and has public institution they assure equality of access for all citizens they take the knowledge of the fast and present and lay it down for the future.

Library Definition:-

The word 'library' is derived from the Latin word 'library' meaning a book place it originates from the term liber which means a book according to the Oxford companion to the English language library is a collection of books periodicals and or other materials primarily written and printed.

Collection of the Library Materials:-

Today collection of library materials are digitalisation of digital library virtual library and hybrid library the change of library collection of ebooks he generals and Arehives etc. The trend had changed into traditional library has been digital library.

The roles that Libraries of the society:-

The roles that libraries play in supporting modern societies.

1. As a Social Organization:-

Libraries are considered to be the social organisation and this they function as an social center document one kept in the libraries for democratic use by all members of the society. They aim at providing reading and other materials for answering healthy intellectual growth of all the member at the society there observe our social and democratic i.e.society oriented the library at today is concerned with provision of books for relaxation and pleasure with assistance to students and provision of up to date technical scientific and sociological information all these features i.e. origin aims objectives services etc reveal that the libraries are the social organisation.

2. As an Information Centre:-

Our society has travelled long journey from stone age to the modern age of information and technology this modern age is founded on the pillars of information. This our present society is information based society. The whole world is delused with information every person in the society weather he is a student a researcher a specialist a layman professional and industrialist a worker a child or old person needs information therefore the flood of information has to be controlled analysis and channelised so as to be mode available to the right user at right time for this there can no other better institution than libraries possible this libraries one indispensable for the society for meeting its information needs.

3. As an Education Centre:-

Libraries are the most effective and economic medium for spreading education and for dissemination of knowledge in the whole life of man he passes through receives education in two forums formal education and informal education formal education is the one that on individual undergoes by enrolling himself in an educational institution like a school or college or university and through constant teachers student contacts every institution of formal education have a library attach to it which have collection of books relevants to its courses of study student may read these books and imbibe the knowledge contained in them at the earlier stages of education like the school this should be done to supplement the classroom teaching at later stages particularly in colleges and universities the focal point aap learning should gradually shift from the classroom to the library in informal education there is no such institutional base for education anyone educate himself through correspondence courses or with the half of private tuition or through own self-study in informal education where the help of the teacher is minimal it is the library that is the main stay in this way we see that libraries help to formal as well as in informal education

A Social and Cultural Roles:-

Demontisation of information and knowledge in the society library linking to the people to knowledge and information sources giving under privileged section of the society awareness about a personalities available in the society for their social and economic development.

Organising cultural activities to promote social harmony such as book discussion lectures on important topic supporting the civic and cultural activities of groups and organisation capturing and presensing traditional knowledge surving as a gateway to local and national government.

Technical Supports:-

Progress with the technology tools can contribute to reducing cost and to increasing efficiency of digitisation to do this we need to combine the specialist knowledge in the member state with different stake holder community's enterprises libraries and archives Universities and research organisation.

Interdisciplinary Corporation in real centres of competence can help us advance the technologies for digitisation in the world.

This requires much more sophisticated and automatic indexing how the resource that will be in our future the need of information and communication technology tool of digital library audio visual multimedia radio frequency technology and smart card etc.

The Change of Society:-

The library user are different type of children adult teenager senior citizen etc. the use of internet access the online source e-book, e-journal, e-thesis, e-paper etc. Now a day mostly library users aware about ICT and share communication with electronic mail social networks like Facebook, Instagram, Twitter, WhatsApp, linkden etc. the sharing ideas new innovation or Idea uploading and downloading Youtube etc. save the time of the library users and get information the library change of the society has cultural readers circle reading freedom etc.

Conclusion:-

Education is the backbone for the progress of any society libraries provide the crucial role in promoting education research personality development ethics and other important value. A society cannot survive without proper education and the primary requirement of education system is the available of knowledge those knowledge available in the books and books available in library, ultimately libraries complete the thirst of knowledge of human being, library acquire books along with other reading materials organised them preserve them and disseminate the information to the users, in this way libraries play on important role in development of the society.

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Bad Loans: An Empirical Analysis of Nationalized Banks in India

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Abstract

“If you don’t have some bad loans you are not in business”. It is a famous quote by Mr. Paul Volcker. Well, it is true but everything in excess always causes trouble same is in the case of banks too. Our banking system is in a serious state finding every possible way to reduce the roadblocks hindering the growth of our economy i.e., non-performing loans. The present study analyzed the performance of public sector banks from the year 2014-15 to 2018-19 on the basis of Return on Assets, Credit-Deposit ratio, Loan maturity and Priority Sector Advances. The simple linear regression analysis has been applied in order to check the statistical impact of predictor variables on the response variable i.e. Net Non-Performing Assets ratio. The study is an approach to understand the relation between the selected independent variables and the dependent variables and suggest ideas to check the rise in bad loans swallowing the progress of our banking system.

Keywords: Return on Assets, Credit-Deposit Ratio, Loan Maturity, Net Non-Performing Assets Ratio

Introduction

Be it Nirav Modi - PNB Scam, huge loan waivers, Yes Bank - corporate governance issue, IL & FS problem, bank mergers, COVID - 19 broke out, Silicon Valley Bank blew - up case or global economic slowdown, the Indian banking system remained unaffected. But what troubles till date is the never ending piling up of bad loans; thus becoming non-performing assets. That raises questions on rampant rise of wilful defaults, diligent credit appraisal, unchecked lending patterns, inevitable loan frauds and stringent monitoring standards. The Reserve Bank of India report says that on the basis of net non-performing assets from the year 2014-15 to

2018-19, public sector banks shown a massive upturned (2.9% to 4.8%) in comparison to private sector banks (0.9% to 2.0%) and foreign banks (0.5% to 0.5%). The current paper tries to investigate the factors responsible for the rise in non-performing loans of public sector banks in India by using the panel data analysis. The predictor / independent variables used in the study are credit-deposit ratio, priority sector advances, loan maturity, return on assets and where the net non-performing assets considered as explained / response variable. The following table will show the exact description of variables used in the paper.

Table 1: Details of Variables used in the paper

SYMBOLS	VARIABLES	EXPLANATION
NNPAR	Net Non-Performing Assets	Net NPA to Net Advances
CDR	Credit-Deposit Ratio	Total loans to Total Deposits
ROA	Return on Assets	Net Income / Average Assets
PSA	Priority sector advances	Priority sector advances to Total Advances
LM	Loan Maturity	Term loans / Total Advances

Source: The author

NNPAR- It is equal to Gross Non-Performing Assets (GNPAR) minus provision for unpaid or doubtful debts and divided by the Net Advances. Non-Performing Assets refers to the borrowings as well as advances that are on the verge of becoming default because of principal or interest payment has been overdue for a period of ninety days.

ROA – It is computed by dividing Net Income or Profit After Tax by Average Total Assets. It reflects how efficient the company's assets are enhancing the business revenue.

CREDIT-DEPOSIT RATIO - This ratio conveys how much of each rupee of deposit is going towards credit markets. A higher growth in credit deposit ratio suggests credit growth is rising quickly, which could lead to excessive risks and leveraging on the borrower's side. In case of banks, it could imply that there will be a rise in NPAs when economic cycle reverses. This ratio serves as a useful measure to understand the systemic risks in the economy. Credit -Deposit Ratio = (Total bank credit)/Aggregate Deposits (Demand + Time Deposits).

PSA - As per the RBI, Priority sector advances 'constitute lending to those sectors of the economy which may not get timely and adequate credit in the absence of this special dispensation.' Priority sector comprises agriculture, micro and small enterprises, education, housing, export credit and advances to weaker sections. Domestic commercial banks and foreign banks with a network of 20 and more branches are required to lend 40% of their total disbursement to the priority sector. Also, foreign banks with less than 20 branches are required to lend 32% of their total disbursement to the priority sector.

TERM LOANS - Term loans are immediate, up front financing sources for local and small businesses that extend over a long time. These loans are long-term debts raised by companies that come with a schedule for payments and interests paid in installments at fixed or floating rates. However, these loans are not granted to businesses without sound financial statements and promise of creditworthiness.

Review of Literature

Beck, Jakubik, and Piloiu (2015) revealed the fact that real GDP growth, share prices, exchange rate and lending rates put significant impact on the non-performing loans across seventy-five countries during the last decade. Messai and Jouini (2013) were of

the opinion that bank profitability and GDP growth rate have negative relationship with loans. In addition, NPAs has changed in line with unemployment rate in three countries i.e., Italy, Greece and Spain from the year 2003-04 to 2007-08. Curak, Pepur, and Poposki (2013) viewed the macroeconomic variables affecting NPLs are lower economic growth, higher inflation and elevated interest rates. They also cited the bank size, return on assets and solvency are stimulating credit risk in South Eastern European banking. Erdinc and Abazi's (2014) studied the factors responsible for huge NPLs are classified into macroeconomic and bank specific. The former includes real GDP growth, inflation and credit growth rate whereas the latter includes profitability and interest rate. Kjosevski and Petkovski (2017) studied that the return on assets and return on equity along with domestic private sector credit, GDP growth, unemployment and inflation affects the NPLs of twenty-seven Baltics banks from the year 2004-05 to 2013-14. Ghosh (2015), examined that bank profits, GDP and real personal income growth rates lessen the non-performing loans. On the other hand, inflation, capitalization US public debt etc., expands the NPLs. Ha and Hang (2016) reviewed variables affecting NPL of Vietnamese commercial banks like economic growth, inflation, liquidity, credit growth etc., Louzis, Vouldis, and Metaxas (2012) used panel data analysis to determine factors responsible for NPLs i.e., GDP, unemployment, interest rates, public debt etc., Shingjergji (2013) studied the macroeconomic variables affecting the non-performing loans in Albanian banking system. Vithessonhi (2016) suggested credit growth and NPLs don't affect the profits of eighty-two commercial banks in Japan rather the large banks who influences the effects of credit growth on NPLs. Chavan and Gambacorta (2016) revealed that loan growth, interest rate and economic growth affects the non-performing loans. Dhar and Bakshi (2015) noticed the NPAs of govt owned banks from 2000-01 to 2004-05 and suggested that net interest margin and return on assets lead to huge bad assets. Misra and Dhal (2010) has scrutinized the notable impact on NPLs because of bank variables like interest rate, maturity and collateral values. Bittu & Dwivedi (2012) noticed that bank performance has an indirect relationship with NPAs and direct

relation with capital adequacy ratio. Ramesh Kandela (2019) used panel data regression analysis to determine that credit-deposit ratio, loan maturity and return on assets have negative association with NNPA. In addition, priority sector advances, collateral values and non-interest income put not much influence on NNPA in context of public sector banks from the period 2009-10 to 2016-17.

Objectives of the study

1. To critically examine the impact of Return on Assets on the Net Non-Performing assets of Public Sector Banks in India.
2. To investigate the effects of Credit-Deposit ratio of Public Sector Banks in India.
3. To analyze the outcome of Term loans and the Priority sector advances being related to Net Non-Performing Assets of Public Sector Banks in India.

Scope of the Study

The public sector banks control a larger market share of Indian banking industry and their performance affects the economy directly, hence the present study is confined to evaluate the results of twenty-one government owned banks. The period of study has been from financial year (FY) 2014-15 to 2018-19. Such time frame has been selected to understand the impact of the variables chosen, for analysis under the Basel III norms being adopted in most of the banks in India. Moreover, the period beyond FY 2018-19 has not been considered as bank mergers occurred which will affect the flow of data analysis in the paper. Reconsidering the banks after merger would have been a little difficult to compare among the banks and further in the process of analysis.

Methodology

1. Research design- The current work is a descriptive study based on an analytical research design.
2. Hypothesis of the study- Keeping in view the objectives of the study, the following null hypotheses has been developed.

H₁: There is no significant impact of Return on Assets on the Net Non-Performing assets of Public Sector Banks in India.

H₂: There is no significant effect of Credit-Deposit Ratio on the Net Non-Performing assets of Public Sector Banks in India.

H₃: There is no significant effect of Priority sector advances on the Net Non-Performing assets of Public Sector Banks in India.

H₄: There is no significant effect of Term loans on the Net Non-Performing assets of Public Sector Banks in India.

1. Sampling- The study has taken into account all the public sector banks in India.

2. Data Collection- Secondary sources of data has been completely relied upon for the research like journals, newspapers, Statistics published by Reserve Bank of India, Annual reports of concerned banks, Trend and Progress of India reports etc.

3. Statistical tools used- Linear regression analysis have been used for the purpose of analysis and interpretation.

The following regression model has been applied to determine the determinants of bad loans of public sector banks in India.

$$NNPA_{it} = \alpha_{it} + \beta_1 CAR_{it} + \beta_2 ROA_{it} + \beta_3 CDR_{it} + \beta_4 PSA_{it} + \beta_5 LM_{it} + \beta_6 OPEX_{it} + \mu_u$$

Where $i = 1, \dots, 21$ is the individual bank index; $t = 1, \dots, 5$ is the time index; α_{it} = intercept; β_1 to β_6 are coefficients for the independent variables; μ_u = error term.

Table 2:

Particulars	NNPA	CDR	ROA	PSA	LM
Mean	6.81	72.26	-0.51	41.46	59.56
Standard Error	0.48	1.36	0.12	2.26	6.25
Median	6.59	73.48	-0.50	40.68	51.71
Standard Deviation	2.19	6.25	0.57	10.37	28.63
Sample Variance	4.82	39.06	0.32	107.62	819.72
Kurtosis	-0.37	-0.05	0.27	10.03	15.82
Skewness	0.37	-0.51	-0.32	2.61	3.79
Range	7.86	24.26	2.31	53.21	140.35
Minimum	3.68	57.58	-1.86	26.96	36.87
Maximum	11.54	81.85	0.44	80.18	177.22
Sum	142.99	1517.36	-10.64	870.66	1250.70
Count	21.00	21.00	21.00	21.00	21.00

Confidence Level(95.0%)	1.00	2.84	0.26	4.72	13.03
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Source: The author

The above table shows mean of Credit-Deposit ratio (72.26%) is higher than others depicting rise in credit growth thus leads to more risk and then becoming non-performing assets. Though the count or number of

observations is twenty-one (21) but figures represented under each variable is the average of five years of each bank making the count to one hundred and five (105) can be understood by the following table.

Table 3:

Bank Name	NNPA	CDR	ROA	PSA	LM
Allahabad Bank	6.5860	78.614	-1.122	37.646	49.044
Andhra Bank	5.8640	79.218	-0.362	43.422	44.468
Bank Of Baroda	4.0980	78.432	-0.076	30.664	45.268
Bank Of India	6.3840	69.214	-0.532	26.962	46.550
Bank Of Maharashtra	7.812	74.096	-0.84	39.324	52.118
Canara Bank	5.65	73.482	-0.092	38.822	54.91
Central Bank Of India	8	63.088	-0.876	44.188	51.714
Corporation Bank	7.078	67.176	-0.906	45.83	56.94
Dena Bank	8.195	67.02	-0.6975	42.795	50.2275
IDBI Bank	9.934	73.932	-1.862	32.64	69.556
Indian Bank	3.73	75.732	0.444	38.888	48.74
Indian Overseas Bank	11.54	65.722	-1.204	47.358	45.82
Oriental Bank Of Commerce	7.082	73.478	-0.49	42.854	53.112
Punjab And Sind Bank	5.966	71.816	-0.098	38.03	61.808
Punjab National Bank	7.656	70.65	-0.548	37.724	36.87
State Bank Of India	3.676	76.83	0.276	80.176	177.22
Syndicate Bank	4.806	80.872	-0.356	32.368	78.554
UCO Bank	9.03	66.054	-1.048	41.806	47.756
Union Bank Of India	5.96	81.848	-0.138	40.874	50.61
United Bank Of India	10.088	57.584	-0.498	47.612	66.384
Vijaya Bank	3.8525	72.5025	0.385	40.675	63.0325

Source: The author

In the following table, the highlighted figures create a possibility of multicollinearity. It is the presence of exact linear relationship between any or all independent variables in the regression model. Pearson correlation matrix has been

applied to test the multicollinearity problem among the explanatory variables. It can be seen that the correlation coefficient between the predictor variables is not above 0.8. Hence, there is no multicollinearity problem in the study.

Table 4: The following table is the correlation existing among the independent variables

	NNPA	CDR	ROA	PSA	LM
NNPA	1				
CDR	-0.66329	1			
ROA	-0.81907	0.328332	1		
PSA	-0.07214	-0.11108	0.24272	1	
LM	-0.32595	0.164156	0.297796	0.788574	1

Source: The author

Table 5. The following table showing results of regression model.

	coefficients	standard error	t stat	p-value	Standard deviation
Intercept	13.50	3.27	4.13	0.00	2.19
CDR	-0.13	0.04	-3.35	0.00	6.25
ROA	-2.66	0.40	-6.65	0.00	0.57
PSA	0.06	0.03	1.64	0.12	10.37
LM	-0.02	0.01	-1.68	0.11	28.63

Source: The author

Here, the multiple $R = 0.93$, R Square is 0.87, Adjusted R Square is 0.84, Standard error is 0.90 clearly displaying strong linear relationship between explanatory variables and dependent variable. The Credit-Deposit ratio is having a negative relationship with Net Non-Performing Assets ratio meaning increase dependence on deposits for lending will help understand the systematic risk and make banks more vigilant and thus can minimize the level of bad loans. The Return on Assets share a negative association with Net Non-Performing Assets ratio indicating bank's increase in profits will lead to lessen the burden of bad assets. Such result was confirmed by Bittu and Dwivedi (2012) as well as Kjosevski and Petkovski (2017). Priority Sector Advances share a positive association with Net Non-Performing Assets. Such advances do not have a significant contribution to reduce Bank's NPA as increase in one rupee of PSA will lead to 0.06-rupee increase in NPA. This concept was confirmed by Swamy (2012). Loan maturity and Net Non-Performing Assets share a negative relationship. It indicates that loans having long tenure of maturity leads to minimize the level and impact of bad loans. In addition, such long term loan contracts help build a better relation between banks and borrowers (Misra and Dhal, 2010). Moreover, p-value of Credit-Deposit ratio and Return on Assets is 0.0, clearly indicating that it is highly significant and influences the dependent variable. Whereas the p-value of Priority sector advances and Term loans is 0.12 and 0.11 showing they are insignificant in influencing the responding variable.

Conclusion

The paper tried to come out with certain relevant determinants of bad loans affecting the public sector banks, although there are so many other factors too. The CDR, ROA and LM have a negative association with the NNPA. That implies these four variables exercise significant influence on the non-performing assets of banks. Among them, Return on Assets has an astounding impact on Net Non-Performing Assets. ROA helps in estimating the bank's profitability over its assets and the profits arise due to efficient management of bad loans. There are several issues like lack of professionalism of employees in govt. owned banks and consistent interference of politicians and bureaucrats in bank

management, twin balance sheet problem in banks, excessive dependence on capital infusion, etc., holding up the progress of banks especially the public sector banks in India. The government of India has suggested the creation of **bad bank** for saving the entire banking system from the clutch of bad loans. To what extent the bad loans will be recovered, how to ensure cleaning the balance sheet of banks, how to make banks reach an adequate capital level by mobilizing fresh capital from the market, how to kick start the investment and lending operation of banks, how to curb excessive reliance on recapitalization strategy are emerging issues which needs an immediate attention by the government. It is in the near future the real success of bad bank can be known.

The present article carries certain limitations like not incorporating macroeconomic variables as well as only considering the impact of bad loans on public sector banks where private banks, non-bank financial companies are also grappling with this same issue. Further an extensive study can be made on private banks and other category of banks as well as cross country analysis can be made.

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A Case Study On New Education Policy 2020 & Library & Information Science Subject Challenges And Opportunities Of Education In Modern India

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Abstract

New Education Policy 2020 is really students friendly and students will get huge opportunities to enhancement that current required knowledge in wider scope of education. In India, individuals are depending intensely on solid web associations, PCs, or cell phones to return to business during the new ordinary. The emergency has prodded understudies to get e-learning openings, as there is seemingly no end in sight. As the nation takes to online schooling, the current pandemic is affecting country understudies more than the individuals who live in urban areas. Be that as it may, e-learning is changing the area even in far off provincial regions. Level 3 and level 4 towns are raising the stakes by putting resources into the upgrade of advanced training measures. While many are benefiting as much as possible from what web based realizing offers, neighborhood specialists are thinking that its intense to incorporate high velocity web offices. In addition, individuals in provincial regions need to likewise manage discontinuous force supply and more seasoned electronic gadgets, which are regularly a prevention to consistent access. The online instruction space in India has been making up for lost time for years and years at this point. In any case, it has been to a great extent utilized for skilling and is floated without anyone else learning. Schools and universities have seldom needed to show exclusively online not at all like post-March 2020 when Covid changed the training worldview and everybody, independent of their openness to learning on the web, have needed to adjust and learn. The current emergency has turned the emphasis on the blemishes in the framework - absence of admittance to quality training for all, absence of comprehensive schooling, shortage of qualified instructors and low spotlight on fundamental abilities. For 12-year-old Rahul Oak, concentrating in an administration helped school that obliges oppressed and the transient local area kids in Mumbai, educational time presently implies he needs to run out of his home to the furthest limit of the path a couple of moments before class begins so he can take advantage of the sign that will fire up his parent's cell phone and he can see his educator on the web. "There is no sign at home," says Shingare. "I would prefer not to miss my day by day meetings thus now it's anything but a training to be prepared and rushed to the furthest limit of the path and sit outside and pay attention to the instructor

Key words: Online Education, Issues, Challenges, Student

Introduction

Online training sets aside cash and time As online schooling is through web, so it very well may be effectively gotten to anyplace, whenever. You can get to the substance early morning, late evening, at home, in cafeteria, or on the train. As the substance is by and large preloaded, so you can download the talks/recordings and watch them whenever it might suit you consistently. Additionally cost of online instruction is extremely low in contrast with vis-à-vis schooling. Likewise there is an

incredible reserve funds on inn and transportation charges. Since all the substance is accessible on the web, so you need not accepting books too. Restricted Social cooperation Since online instruction can be gotten to at home or some other helpful spot, there is exceptionally restricted direct communication with the educator and others doing the course. As per Dhirendra Kumar (2010), particularly those courses which are independent, there is extremely less conversation among the companions. The vast majority of the conversation happens

through email, visit room or conversation gatherings. There isn't any grounds environment to work on friendly collaboration. So you can't foster any friendly connections which do help in the profession development.

There are sets of guardians who like online classes, while others have denounced it's anything but, a public overview led by LocalCircles, a web-based media and local area stage, which got 8,287 reactions from 204 regions of the country. Residents were asked what ought to be the way forward as certain states in the nation have restricted online classes. Accordingly, 31% guardians said that the prohibition on online classes should proceed, while 49% said online classes ought to be begun however restricted to two hours out of every day. Around 15% said online classes ought to be begun and run for the term of normal school hours which could be 4-6 hours while around 3% were uncertain.

Issues facing online education

Advanced gap: Students who, in principle, approach e-showing should rely upon badly designed techniques, for example, cell phones The Covid-19 pandemic has upset the training area around the world. Classes have been suspended to implement social removing and instructive establishments, from schools to colleges, have moved to online strategies for educating and assessment. As the quantity of cases keeps on ascending, there is no conviction about when regularity will be reestablished. This has energized a type of a lasting slant, if not a total shift, to online training. The new National Education Policy (NEP) endorsed last month additionally discusses being prepared for computerized and online schooling, in spite of the fact that it adds a rider that the advanced separation should be wiped out to completely profit with such techniques Three-fourths of understudies in India didn't approach the web at home, as per a 2017-18 all-India NSO overview. The portion of the individuals who didn't Ahave PCs, including gadgets, for example, palm-tops and tablets, was a lot more noteworthy - 89%. Admittance to these offices was higher among understudies at more elevated levels of schooling. In any case, even at the most significant levels, an enormous portion of understudies didn't approach these offices. True to form, admittance to the web and PCs

is straightforwardly identified with family livelihoods.

Absence of admittance to the web and gadgets has additionally made a hole in computerized education. As numerous as 76% of understudies in India in the 5-35 age bunch didn't have a clue how to utilize a PC. The portion of the individuals who didn't have the foggiest idea how to utilize the web was 74.5%. Indeed, this hole ascends with a fall in pay levels. 55% of understudies among the top 20% of families by month to month per capita consumption (MPCE) realized how to utilize a PC and web while these extents were just 9% and 10% among the base 20%.

Challenges to system

Advanced gap: Students who, in principle, approach e-showing should rely upon badly designed techniques, for example, cell phones The Covid-19 pandemic has upset the training area around the world. Classes have been suspended to implement social removing and instructive establishments, from schools to colleges, have moved to online strategies for educating and assessment. As the quantity of cases keeps on ascending, there is no conviction about when regularity will be reestablished. This has energized a type of a lasting slant, if not a total shift, to online training. The new National Education Policy (NEP) endorsed last month additionally discusses being prepared for computerized and online schooling, in spite of the fact that it adds a rider that the advanced separation should be wiped out to completely profit with such techniques Three-fourths of understudies in India didn't approach the web at home, as per a 2017-18 all-India NSO overview. The portion of the individuals who didn't Ahave PCs, including gadgets, for example, palm-tops and tablets, was a lot more noteworthy - 89%. Admittance to these offices was higher among understudies at more elevated levels of schooling. In any case, even at the most significant levels, an enormous portion of understudies didn't approach these offices. True to form, admittance to the web and PCs is straightforwardly identified with family livelihoods.

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Future of online education

Could online training supplant schools? It can't be the lone choice as socialization and fundamental abilities can't be supplanted by internet realizing which is imperative for training. In any case, a few specialists proposed it can work pair with disconnected classes post-pandemic. That way, it can assist with connecting geological limits, The current commotion to the customary instructive framework in India will function admirably for associations that empower advanced education among their workers. "This will mean a lot more appeal for an assortment of chief schooling just as online-based specific bosses programs," said Vishwanathan Iyer ACA, PhD, Professor – Accounting, Economics and Finance Area, Dean TA PAI Management Institute. He expects the interest for projects of Work-Integrated-Learning assortment to go up because of online training. In the push for online schooling post-pandemic, what should be figured in is that the least fortunate of helpless understudies are not forgotten about as they don't have the assets to get to it. One method of doing that recommended Mahmaya Navlakha of Arthan is for government to step in to make this new arrangement of learning workable for all. "All things considered, community society has its restriction. The public authority can devise a program which guarantees normalization and quality by working with specialists in the field and make a system that makes incorporation," Navlakha said.

Key Challenges for Online Education in India

There are some normal difficulties that were thought of while setting up the new instruction strategy. Some of them are given underneath. Over 30% of the country's populace isn't PC proficient. Some of them even don't have the foggiest idea how to

begin a PC. Not every person can manage the cost of a PC or a PC. A few segments of the general public like ranchers, servants, housecleaners, sweepers and servers may confront troubles buying a PC. A few educators are curious about the new arrangement of schooling. They are not very much prepared for online schooling classes. Other than this, it's anything but essential that a decent study hall instructor will be a decent educator in the online homeroom. There are a predetermined number of assets accessible to lead an online assessment in India. Other than this, there is a limit for the quantity of inquiries that can be posed in the test. Specific sort of subjects and courses, for example, science and performing expressions cannot be instructed in the advanced schooling space. The online instruction framework is all the more a sort of screen-based learning framework which limits the understudies to perform practicals. The web network isn't acceptable all over the place. There are a few urban communities of India where individuals are as yet utilizing 2G or 3G web association.

Online Teaching Tools and Methods

The current e-learning stages, for example, DIKSHA and SWAYAM will be stretched out to furnish instructors with an easy to use and very much organized climate. These stages will be refreshed with some arrangement of apparatuses like two-way sound interface and two-way video that can assist the educators with leading web based classing and screen the advancement of understudies. All subjects can't be instructed on the web: Construction in math, for example, is hard to show on the web, said a mathematical instructor, Vidya Ganeshan who has been showing the subject for longer than 10 years. "It is hard to show a couple of new ideas in an online homeroom however we utilize an intuitive application as understudies center at home is an issue other than the intricacy of the theme. Prior, the quiet catch was at the educator's end and we could quiet understudies who intruded on class however with the new Microsoft Teams for training application, a few kids play no-show and will not address when an inquiry is posed as the quiet catch is in their grasp currently!" Parents, youngsters need time to get medium: Parents and understudies have not been presented to this new arrangement of learning and will take to adjust to the new type of instruction., which is available in 14

urban communities across India, as of late led a review among the guardians across India in regards to online schooling and discovered one moment level of respondents had reservations concerning web network equipment issues term of the classes capacity to help their kids and programming contrariness and an excessive amount of in general screen time including instruction The difficulties are genuinely low and with time will wilt away, said Peshwa Acharya, head promoting official.

Online education:

Challenges faced by rural communities

As the nation takes to online training, the current pandemic is affecting provincial understudies more than the individuals who live in urban communities. The entire world is changing in accordance with the truth of the Covid-19 pandemic by discovering options in contrast to the disturbances caused hitherto. Enterprises are permitting their labor forces to telecommute, while schools and universities are moving classes on the web. In India, individuals are depending intensely on solid web associations, PCs, or cell phones to return to business during the new typical. The emergency has poked understudies to get e-learning openings, as there is seemingly no end in sight. As the nation takes to online training, the current pandemic is affecting country understudies more than the individuals who live in urban areas. Nonetheless, e-learning is changing the area even in far off rustic regions. Level 3 and level 4 towns are raising the stakes by putting resources into the upgrade of advanced instruction measures. While many are capitalizing on what web based realizing offers, neighborhood specialists are thinking that its intense to coordinate rapid web offices. In addition, individuals in rustic regions need to likewise manage discontinuous force supply and more seasoned electronic gadgets, which are frequently a block to consistent access. Sadly, understudies in rustic India are denied the freshest gadgets and levels of availability to online substance that metropolitan Indians appreciate every day. In contrast to their partners in urban areas, a lower level of understudies in towns have work area or PCs. They rely upon their relatives' cell phones for learning and going to classes, making it a laborious exercise. Observing little screens to devour however much data as could reasonably be expected for extended

periods of time could be impeding to understudies' wellbeing.

Moreover, buying information plans for learning could likewise bring about a ton of costs for families who face monetary imperatives. It could additionally influence the cooperation levels of the two educators and understudies concerning live classes. Computerized education and the advanced gap have been not kidding worries for our country for longer than 10 years. Numerous educators and understudies in provincial regions can't coordinate to the specialized abilities of educationalists and understudies in urban areas. They face road obstructions while moving from disconnected to online instruction, which could be a justification uneasiness among country networks. Aggregate endeavors of common society associations, policymakers and the public authority are needed to make an easy to use advanced interface so educators and understudies think that its helpful for continuous learning. On the splendid side, every one of the partners have made critical interests in further developing admittance to computerized administrations and e-getting the hang of; expanding on prior framework could facilitate the cycle of advanced consideration. Instructors would have the option to change easily in the event that they get the imperative help. Neighborhood and public governments should cooperate with the IT and edtech areas to accelerate the way toward bringing imaginative and practical online instruction apparatuses to country India.

Online Assessments and Examination

Some administration bodies like School Boards, NTA, proposed National Assessment Center or PARAKH will deal with planning another appraisal structure. The new structure will be intended to inspect the exhibition of the understudies according to the refreshed guidelines of online instruction. Other than this, the system will be founded on 21st-century innovation. Besides, buying information plans for learning could likewise cause a great deal of costs for families who face monetary limitations. It could additionally influence the cooperation levels of the two instructors and understudies concerning live classes. Computerized proficiency and the advanced gap have been not kidding worries for our country for longer than 10 years. Numerous instructors and understudies in rustic

regions can't coordinate to the specialized abilities of educationalists and understudies in urban communities.

Challenges in Online Learning

Contrasting face-with face learning with internet learning delivers huge inadequacies in the online mode, for example, absence of human interface, nonattendance of chances of cooperative learning, educator oversight and the most glaring being absence of chances for involved learning in complex subjects like science and arithmetic. Moreover, in the midst of the surge of facilitating on the web classes the best showing practices such a tending to students Multiples Intelligences Learning Styles and giving a separated learning experience have been consigned to the sideline. So how does the top of a school address the difficulties of value learning in online mode and is it conceivable to outfit innovation to give a rich, vivid and comprehensive learning experience to the understudies?

Conclusion:

New Education Policy 2020 is eradicating outdated education and adopting fresh new education policy which effects on entire Indian educational system. In any case, it has been to a great extent utilized for skilling and is floated without anyone else learning. Schools and universities have seldom needed to show exclusively online not at all like post-March 2020 when Covid changed the training worldview and everybody, independent of their openness to learning on the web, have needed to adjust and learn. This has energized a type of a lasting slant, if not a total shift, to online training. The new National Education Policy endorsed last month additionally discusses being prepared for computerized and online schooling, in spite of the fact that it adds a rider that the advanced separation should be wiped out to completely profit with such techniques Three-fourths of understudies in India didn't approach the web at home, as per a all-India NSO overview. " Contrasting face-with face learning with internet learning delivers huge inadequacies in the online mode, for example, absence of human interface, nonattendance of chances of cooperative learning, educator oversight and the most glaring being absence of chances for involved learning in complex subjects like science and arithmetic.

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Impact of ICT tools in teaching learning and evaluation for 21st Century

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Abstract

"ICT use in new education is pervasive now in every workplace, the digital aspect is majorly integrated in 21st century skills with seven core skills: technical, information management, communication, collaboration, creativity, critical thinking, and problem-solving. These provide various tools and help to simplify and assist the communication and collaboration for groups of students. ICT use is an effective impact in emerging learning standards, making the learner in an active role of self-directed learning, providing flexibility and interactivity in the teaching and learning process. This also adds an impact in a positive environment while teaching learning process. In addition to that it is a time consuming process for teachers as well as learners.

To inculcate required knowledge and skills in students effectively, all over the world, teachers and educational systems are using ICT integrated teaching and learning process. In this regard students learn multitasking, effective and smart presentation skills with the available resources like various user-friendly software, applications and wide usage of gadgets. In this 21st century teacher must use multimodal content, hands-on training, personal and techno-savvy in an interactive, collaborative and non-linear method of teaching. And there is a need to develop and learn the latest updates in the ICT world by every teacher day today. So the role of educator will change from knowledge transmitter to that of learning facilitator, collaborator, guide, coach and mentor. And the learner is in more acceptance mode for developing skills.

Teachers can interact with students and evaluate them by various digital assessment tools sitting at remote centers. Since, a number of tools and settings undertaken to assess learners' skills are not widely used in the field of education and still in the experimental phase. Therefore while developing a new curriculum under NEP we need to encourage use of ICT for Assessment and Evaluation. The role of ICT in education is becoming a priority and this will continue to grow and develop the education system in the 21st century.

Key words: ICT tools, teaching learning process, assessment tools

Introduction

Information and communications technology (ICT) is an important part of most organizations these days especially in the education field of the 21st century. (Zhang & Aikman, 2007) ICT will be an important part of education for the next generation (Bransford, Brown, & Cocking, 2000; Grimus, 2000; Yelland, 2001).

ICTs are making dynamic changes in society. They are influencing all aspects of life. Because ICTs provide both students and teachers with more opportunities in adapting learning and teaching to individual needs, 21st century world is forcing educational

institutes to respond to this technical innovation. (Ratheeswari, K. 2018)

New technologies have the potential to upkeep education across the curriculum and deliver opportunities for efficient student-teacher communication. ICT in education has the potential to transform the teaching learning process. Dawes (2001)

Due to ICT's importance in society as well in every mode of education, identifying the possible challenges to integrating these technologies in education would be an important step in improving the quality of teaching and learning. Since the attitude and

perceptions of the teachers are critical to how effectively an innovation is implemented during the teaching process and how teachers perceive innovation and its efficacy as a tool for enhanced teaching and learning. It is also hoped that this study will contribute to the growing knowledge base and 21st century generation regarding the use of ICT in education system. (Ghavifekr, S. 2016)

Continuous and Comprehensive Evaluation (CCE) helps students as well as teachers to use more ICT tools, applications and technologies for making teaching learning more attractive and effective for 21st generation.

As a recent trend of Teaching Methods explores students' and teachers' lived experiences of digital media technologies in the classroom. With the latest available Information and Communications Technologies (ICT) in education, teachers form their own beliefs about the role of ICT as a teaching tool, the value of ICT for student learning outcomes and their own personal confidence and competency (Prestridge, 2007)

In 21st century there is a change in classroom teaching learning mode. In the Indian education system with the help of technology lot of progress is possible if teacher plan instructional activities with the Information and communications technology. Information and communications technology has revolutionized 21st century education system and teaching learning activities can implemented with technology.

In our classroom the knowledge is imparted by the teacher in an ancient way, a teacher centric mode which is most of the time boring and not to gain interest to the student. But present 21st Century's education is student centric education. Student's education is happening from multi sources and for this reason use of Information and communications technology & Multimedia is very much useful required in every educational stage and simultaneously teacher's knowledge of ICT and Multimedia also need to updated time to time.

So present study has great need and significance because this study shows Impact of ICT tools in teaching learning and evaluation.

Objective of the study:

The objective of the present study is To find out the Impact of ICT tools in

teaching learning and evaluation for 21st Century.

Methodology:-

This present study is based on secondary sources like books, Articles, Journals, Thesis, University News, Expert opinions.

To list the impact of ICT tools in teaching learning and evaluation for 21st Century first we should consider what are different ICT tools are available, how they are applicable in to education field and what are the methods of teaching is changing.

Use of ICT tools

ICT as technologies used to communicate in order to create, manage and distribute information. It is considered as a powerful tool; various studies have found out that an appropriate use of ICT can raise educational quality and connect learning to real life situations (Lowther 2008 and Tatnall 2005).

Technologies play an important role in teachers teaching methods and making visual aids. Other side students gathers knowledge and information through TV, digital media, cable network, internet, software and social media i.e. Facebook, Twitter, instagram Whatsapp, Linkedinn, webinars, Wechat etc.

Using PowerPoint, the research investigates how software selectively extends but also constrains what a student sees, experiences and has access to, as well as how it enhances but also shapes a teacher's representation and presentation of his or her knowledge, skills and values. As a recent trend of Teaching Methods explores students' and teachers' lived experiences of digital media technologies in the classroom. ICT bridge the gap between teacher and students. It is an effective tool for information acquiring amongst all therefore students and teachers are encouraged to look for information from various available sources. So for this reason ICT is become much necessary for 21st century Education. Other hand ICT has the greatest impact not only on what students should learn, but it also plays a major role on how the students should learn in the 21st century.

Teaching learning process

New media technologies are more helpfully comprehended as evocative objects or mimetic vehicles that invite, scaffold, and sustain new practices and patterns of thinking, and thus carry significant effective

as well as affective implications for students and teachers alike. But on the other side, with adapting Digitalisation and new technologies Curriculum and Pedagogy should be more Holistic, Integrated, Enjoyable, and Engaging, inquiry-based, discovery-based, discussion-based, and analysis based learning. The mandated content will focus on key concepts, ideas, applications, and problem solving.

21st century teachers are using multimodal content, hands-on training, personal and techno-savvy in an interactive, collaborative and nonlinear method of teaching. Therefore 21st century learners are more infotective and get information from various ICT resources. Teaching and learning will be conducted in a more interactive manner; questions will be encouraged, and classroom sessions will regularly contain more fun, creative, collaborative, and exploratory activities for students for deeper and more experiential learning.

While applying newest technologies, Digital transformation offering following Learning Avenue are most effective for learner

1. Evaluation become easy and faster and enable Quick learning by various technologies eg. Online Gamification, quiz, puzzle, crossword, poll etc.
2. Digital learning boosts students' retention of information by using ICT.
3. Digital literacy improves students' learning opportunities toward new tools. Like -new Applications, websites, webinars.
4. By using various technologies teachers can plan class activities which enhance problem solving ability of students.
5. It will also refine Teacher student's relationship which is very important. Effective blended learning

Teachers are applying and experiencing learning experience in various teaching modes. But teachers Attitude toward use of Technologies may have an impact on blended learning with positive or negative feelings about performing the target behavior (e.g., using a system). Basically, teachers' attitudes too many of these factors will depend upon how easy they perceive using ICT tools to be on a personal level as well as for teaching in the classroom.

The degree to Behavioural intention of the teacher has formulated conscious plans to perform or not perform some specified future

behaviour. Social influence processes (subjective norm, voluntariness, and image) and cognitive instrumental processes (job relevance, output quality, result demonstrability, and perceived ease of use) as determinants of perceived usefulness and usage intentions.(Ghavifekr, S. 2016)

To Make ICT integration programs effective and useful, administrators themselves must be competent and qualitative in the use of the technology, and they must have a broad understanding of the technical, curricular, administrative, financial, and social dimensions of ICT use in education.

Assessment or evaluation process

In the 21st century, evaluation or assessment need to be assessed through technology-based instruments. Because it requires less time, manpower, and there are no human errors during the assessment process. Almost all education institutes need to have hardware, software and internet facilities with ICT experts. For examination and evaluation purposes various tools and methods are useful to apply such as computer assisted assessment (CAA), Computer adaptive testing (CAT), E Portfolio, Digital Rubrics, Online Assessment, survey Tools and Wikis. Therefore ICT is a popular tool for organisation and management of assessment and evaluation in education Institutions. Even digital paper evaluation has made teachers to complete evaluation in shorter time with more accuracy.

In 21st century with the need of new education policy new trends in teacher education are Inter disciplinary Approach, Correspondence courses, orientation courses etc. Simulated Teaching, Micro Teaching, Programmed Instruction, Team Teaching are also used in teacher education. Action Research is also implemented in Teacher Education system. ICT acts as the gateway to the world of information and helps teachers to be updated for the future students. It creates awareness of innovative trends in instructional methodologies, evaluation mechanism and many more for professional development of every educational institute.

In 21st century Teachers are now using latest technology in the class room while teaching. Laptops, LCD projector, interactive teaching boards, EDUCOM, Smart classes, Memory sticks, international webinar live classes are becoming the common media for teacher in various

education institutions. So we should use information & communication Technology in Teacher Education in 21st Century as because now teachers may help create a bright future for students. Teachers also develop good teacher student relation through adapting smart ICT tools.

New media technologies are more helpful that invite, scaffold, and sustain new practices and patterns of thinking, and thus carry significant effective as well as affective implications for students and teachers alike.

ICT application integration in the 21st century is of benefit to the teaching learning process. Since they are adapting and rising in a digital era, vision 2030 requires the teachers' contribution. However, training and experience is required to create a sustainable pool of trained resources and capital with the ambition of the nation.

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Role of Women in Education, Employment, Defense & Services Pertaining To Science and Technology

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Abstract

Most of the nations and economies are seeking to develop the role of women in education, employment and defense & services through greater financial support and strong awareness regarding science and technology. Today, women establish remarkable positions in the fields of science & technology through quality education opportunities and greater government New Education Policies. Government has established various initiatives for the development and betterment of women in the area of science and technology. In this paper, an attempt was made to know the success of women in education, employment and defense & services with special reference in the fields of science and technology. Research shows a more optimistic future and high awareness level for women citizens in the area of science and technology.

Keywords: Role of Women in Education, Employment, Defense & Services and Science and Technology

I. Introduction

1. Role of Women in Education

Women education is vital for women empowerment while nurturing a child's talent, interests and creativity, it is also necessary that a teacher transmits and implants social, cultural and economic values in a student. "When girls are educated, their countries become stronger & more prosperous" Women are integral part of every perspective. For an educational program to be effective, it is important for a teacher to be skilled and possess the required expertise. Beyond delivering for a teacher to be an active promoter of gender equality. Female educations are cultivators of women empowerment as to inspire children, advisors & role models and positive impact of girl's retention.

2. Role of Women in Employment

Women help to build an inspiring work culture by bringing in healthy competition, fostering teamwork, bonding and thereby helping the society grow to its full potential. Despite this progress many women are still unable to achieve their goals. Women's earnings are still significant, women under-represented in certain industries and occupations, and too many

women struggle to combine aspirations for work and family. New advancements are also hampered by barriers to equal opportunity, similarly workplace rules and norms that fail to support a reasonable work-life balance.

Many women left work upon marriage reflected cultural norms, the nature of the work available to them, and legal formalities. Most women lacked employment due to little education. Educated women were scarce. If these obstacles continue, the nation will squander the potential of many of our women citizens and incur a substantial loss to the productive capacity of the economy at a time when the aging of the population and weak productivity growth are already weighing on economic growth.

3. Role of Women in Defense & Services

In 2021, Indian Army opened various avenues for women officers to serve their role as pilots in the Corps of Army Aviation. Government has approved women officers in RVC on March 01, 2023 and four out of 20 officers into RVC in 2023 are women. The strength of women officers in the Indian Air Force (IAF) is 1,636. Women are employed in the Indian Navy in the officer's rank. The strength of women officers in the Indian

Navy is 748 including Medical and Dental officers.

4. Role of Women in Science & Technology

Nowadays, women are breaking societal barriers and making a mark in underrepresented fields like, science, technology, engineering and other technical roles. Women and girls in science & technology contribute to the sustainable development goals. The UN women is a global champion for gender equality that upholds women's human rights. The Government of India in September 2022, launched a new initiative called Women in Engineering, Science and Technology (WEST). The program empowers them to contribute in the fields of science & technology. This skill development program helps upskill women for posts like lab technicians and fill gaps in the R&D infrastructure of the country. It also provides a platform for women to showcase their research, achievements, and exchange ideas on taking the country forward in science, technology and innovation.

II. Review of Literature

1. Sheila M. Pfaffin (1984), in their study "Role of women in science & technology and the Impact of science & technology on women" The study addresses participation of women in science and technology. She argued that the lower participation of women in science & technology raises concerns regarding equity, effective human resource utilization, and decision making within science and technology.
2. H Etzkowitz, C Kemelgor, B Uzzi (2000), "A life course analysis of women in science" The study addresses that women face a special series of gender related barriers to entry and success in scientific careers.
3. Ana M Gonzaalez Ramos, Nuria Verges Bosch (2013), "International mobility of women in science and technology careers" The study addresses the international mobility strategies of women regarding

their personal and professional choices. In this sense, women need strong personal determination and the ability to balance their professional and personal goals.

III. Objectives of Study

1. To study the role of women in education, employment, defense & services with reference to science & technology.
2. To find out the awareness level of women education in science and technology.
3. To make them understand the necessity of active participation in science and technology.

IV. Scope of the Study

This study will help to understand the contribution of women in education, employment, defense & services pertaining to science & technology. The study helps to identify the level and the reliability of women's education in science & technology. This will also help to make women citizens aware and get the benefits of Indian Governments Initiatives. It will give an idea and concrete result about creating awareness and encouraging women citizens to uplift their life with active participation in science and technology.

V. Research Methodology

The study was done completely by collecting primary data through a questionnaire. A questionnaire was prepared and information was collected with its help. The sample size was 50. The respondents were all from Mumbai city since the study was exclusively done in Mumbai city. A personal interview of all the respondents was also taken to understand their perception in a better way.

Hypothesis:

Null Hypothesis:

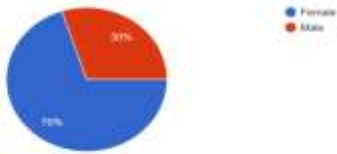
There is an awareness of women's contribution in the fields of Science and Technology.

Alternative Hypothesis:

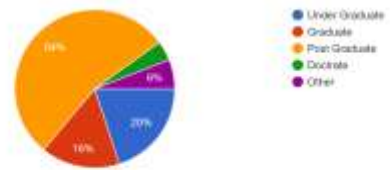
There is no awareness of women's contribution in the fields of science and technology.

VI. Data Analysis and Interpretation

Gender
50 responses



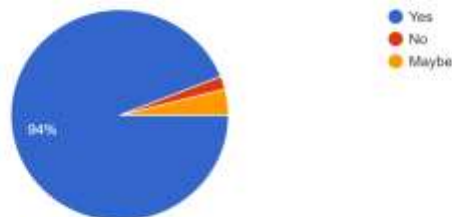
Qualification
50 response



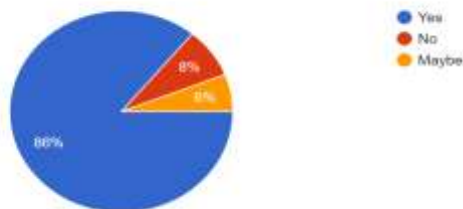
Occupation
50 responses



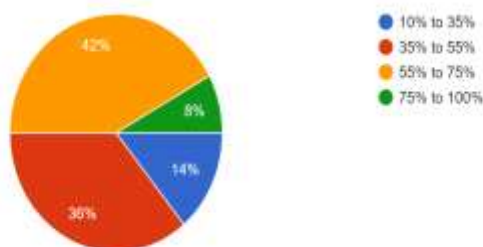
Q.1 Does women have played a good role in the fields of education, employment, defense & services and science & technology?
50 responses



Q.2 Do you agree that the role of women has increased in the fields of science & technology?
50 responses

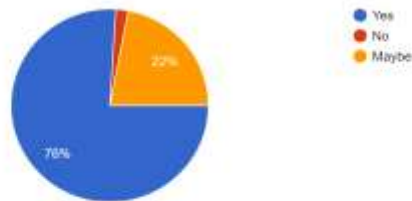


Q.3 According to you how much percentage the role of women has increased in the fields of Science & Technology?
50 responses



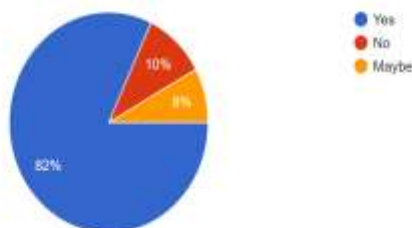
Q.4 According to you the role of women in science & technology has greater impact on the development of the economic growth of a nation.

50 responses



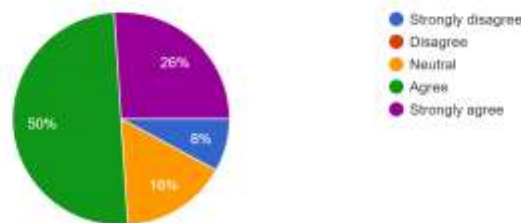
Q.5 Do you think that there is a necessity of awareness of taking strong participation in the fields of science & technology to women?

50 responses



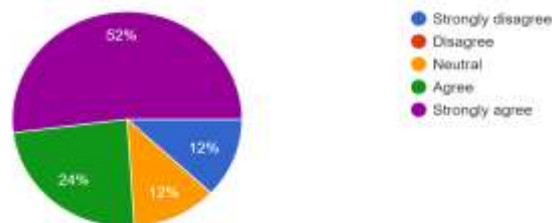
Q.6 Do you agree that the role of women has contributed to sustainable development goals with reference to science & technology?

50 responses



Q.7 Do you agree that the contribution of women in science & technology can build a greater future for women citizen?

50 responses



VII. Findings

Based on the above interpretation of data, it was found that almost 94% of people have agreed that women have played a good role in education, employment, defense & services with reference to science and technology. But women are hesitant to take part in science & technology due to personal

& professional barriers, and less technical knowledge. 86% of people said women participation has increased. As per the data received, around 42% of the respondents agreed that women’s participation has increased 55% to 75% and 36% of respondents agreed that 35% to 55%. Few of them agreed that they are still facing

developmental problems due to economic and technological backwardness. A large no. of respondents (76%) were professional people who agreed that women's contribution in science & technology has a greater impact on the development of economic growth of a nation and are helpful for the upliftment of women citizens. 82% of respondents agreed that there is still a necessity for women's participation in the fields of science & technology and almost 50% of respondents agreed that women have contributed to the sustainable development goals. Almost 52% respondents strongly agreed that women's contribution in science & technology can build a great future for women citizens. Based on responses, it is proved that due to less participation in science & technologies women citizens are lacking behind. Therefore, the null hypothesis is rejected: "There is no active participation of women in the fields of science & technologies due to less awareness of education, employment and defense & services" and the alternative hypothesis is accepted, i.e. "There is a possibility that women have a greater future in science & technologies".

VIII. Suggestions

1. Women citizens should be made aware of the various initiatives of the government and the way it works so that they should be more comfortable and feel safe while implementing it.
2. Also, they must be provided with accurate information and proper guidance so that they can make their own decisions related to active participation in science & technology.
3. Many women citizens are living and lacking behind without knowing the benefits of education pertaining to science & technology. Hence, such women must get to know first the required benefits of education.
4. Everyday technology becomes more complex and powerful. Therefore, women citizens are required to learn those things to get the benefits of the government's initiatives.
5. Also, women citizens must learn keenly about the roles & importance and its kinds of benefits for better future requirements in science & technology.
6. Women citizens should take proactive decisions to contribute their skills and efficacy in the fields of science and technology.

IX. Conclusion

In developing nations, there has been a strong need for various initiatives taken by the government for the development of women citizens in science and technology. In this research paper, an attempt was made to educate the women about their roles and importance in science and technology.

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Occurrence of Cyanophyceae, Darna River, Nasik (M.S)

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Abstract:

In the research paper, quantitative and qualitative analysis carried out of Cyanophyceae, Darna River water. During present report Cyanophyceae were recorded at maximum number of sites of study area. The 36 algal species of Cyanophyceae have been recorded from selected sampling sites during the study period. The class Cyanophyceae is mainly by the genera with maximum number of species was Oscillatoria, Phormidium, Lyngbya, Spirulia, Chroococcus, Aphanothece, Scytonema and Plectonema during study period. The Cyanophyceae members were found dominant in monsoon and summer season

Keyword: Algal Species, Cyanophyceae, Darna River

Introduction

The origin of Darna River on the northern side of the Kullong hill fort about 13 km away from Nashik. The Catchment area of Darna is wide, sandy and is broken by a few little streams. Many of chemicals, pesticides, detergents, fertilizers etc. along with the thermal power generation and automobile industries have been established on or near to the bank of Godavari as well as many of its tributaries like Darna River silts and organic matter that are carried away with water flow are directly discharged and accumulated in the Darna River. Due to the man-made activities added in the river; there may be unwanted growth of algal blooms. Current velocity, geology, nutrient conditions, grazers, temperature, pollutants, and light availability, and their effects on the algae in Rivers; such factors affect algal growth and survival, species composition. The limnological studies involving the bio monitoring or biological studies in assessment of the status of any fresh water bodies. The various phytoplankton groups & especially algae; each algal group show variation of certain genera. Cyanophyceae show their occurrence in the aquatic environments having organic pollution. Most of the members from Cyanophyceae or the blue green algae; grow luxuriantly as scums in the water bodies that are full of decaying organic materials. Thus the Cyanophyceae members can be considered

as bioindicators of organic pollutants. Sarles (1961).

Material and methods

The sampling was done at selected six sampling sites; regular monthly intervals in all seasons for the period of 24 months from January 2015 to December 2016; Glass bottles (250 cc) were use for the collecting of water samples of Darna river. Each bottle was numbered numerically and labelled according to the collection site, date of collection etc. algal samples were collected at first week monthly intervals during the study period i.e. January, 2015 to December, 2016. For this purpose; plastic sunpet jars (150ml) were used. Algal samples were kept preserved in 4% formalin for further taxonomic investigations. The water samples from the selected six sampling stations of Darna River were brought to the laboratory for analysis of the biological characteristics, phytoplanktons (mostly algae) were also determined (APHA, 1989; Trivedy et.al. 1998). qualitative analyses for Phytoplanktons, algal species were made for water samples of each station. Collected algal forms were identified and described with the help of standard literature on algae as far as possible to the species level The population of algal species were arranged according to their taxonomic groups. Sarode and Kamat. 1984). A list occurring algal genera was given

below for selected sampling sites of Darna River.

Result and discussion

The present study, Cyanophyceae was found to be most dominant with a total of 36 algal species, The Cyanophyceae members were found to be quite diverse. The class is mainly by the genera with maximum number of species were Oscillatoria, Phormidium, Lyngbya, Spirulia, Chroococcus, Aphanothece, Scytonema and Plectonema. During present investigation Cyanophyceae members were recorded more or less from all the sites of study area. Site S3, S4 and S5 showed more diversity of Cyanophycean algae showing in Table 1. The algal genera like Spirogyra, Navicula, Nitzschia, Euglena, Microcystis, Chroococcus, Spirulina, Oscillatoria, Phormidium, Lyngbya Scenedesmus were found to be dominant during the present study. Month wise occurrence of algal species of class Cyanophyceae at six sampling sites at Darna River during January 2015 to December 2016.

During the present study; the class , Cyanophyceae has been represented by following algal genera and species.

1. Aphanocapsa pulchra (Kuetz) Rabenhorst Prescott (1951).

Colonial alga, thallus is gelatinous, homogeneous, blue green, tuberculate, free or attached; cells spherical 2.5-4.2 μ in diameter, Srivastava, 1999

2. Aphanothece nidulans Richter. Desikachary (1959)

Thallus is irregularly expanded, plankton forms more or less round; cells cylindrical, straight or slightly bent, 1-1.5 μ broad, up to 3.5 μ long, blue green,

3. Aphanothece saxicola Nag Prescott (1951).

Thallus mucilaginous, colourless or yellowish; cells cylindrical, 1-2, single or in pairs, (Mayakkannan, 2010);

4. Athrospira platensis (Nordst) Gomont. Prescott (1951).

Thallus is blue green; slightly constricted, not attenuated at the ends, more or less regularly spirally coiled, cells nearly as long as broad, or somewhat shorter than broad, 4-5 μ long,

5. Chlorogloea microcestoides Geitler Prescott (1951).

Mucilaginous colonies, spherical to irregular cells, Colonies are usually mucilaginous with markedly limited surface Cells are variable in shape as well spherical to almost irregular, 1-

6 μ m. They are placed in individual colorless or greenish to reddish envelopes.

6. Chroococcus minor (Kuetz) Naegeli Prescott (1951) Desikachary (1959).

Thallus slimy, gelatinous, dirty blue-green in color; cells spherical, without sheath, 3-5 μ in diameter, single or in pair or in group of four cells. Cells are spherical, hemispherical cells, do not reach cell shape after division. (Sanap and Pingle, Ph.D. Thesis, June 2007, Deshmukh and Pingle, 2007).

7. Chroococcus minutus (Kuetz.) Naegeli. Desikachary (1959), Agharkar, (1967).

Cells spherical or oblong, single or in groups of 2-4, light blue green, with sheath 6-15 μ diameter and sheath not lamellated, colorless (Andhale and Papdiwal, 2008),

8. Chroococcus turgidus (Kuetz.) Naegeli. Prescott (1951), Desikachary (1959).

Cells spherical or ellipsoidal single, or in groups of mostly 2-4, very seldom many, blue green, olive green or yellowish, without sheath 8 – 32 μ , with sheath 13-25 μ diameter, sheath colourless.

9. Gleothece palea (Kuetz) Rabenh. Desikachary (1959).

Thallus mucilaginous, mostly blue-green; cells long cylindrical, without envelope 2.5-4.5 μ broad, 1.5-3 times as long as broad, with envelop 8-12 μ broad, blue-green or nearly colorless.

10. Gleocapsa rupestris Kuetzing. Desikachary (1959).

Thallus brownish crustaceous; cells without sheath 6-9-11 μ in diameter, blue-green; sheath yellow to brown, outer daughter colonies 15-75 μ diameter, spores with firm thin blackish brown wall more or less 15 μ diam.

11. Lyngbya aeustuarii Liebm. Ex. Gomont. Desikachary (1959).

Thallus blue green, expanded; filaments very long, curved or seldom, filaments long, straight forming dark green bundles; sheath thick colourless lamellated dull blue-green,

12. Lyngbya cryptovaginata Schkorbataw. Desikachary (1959).

Filaments are long than broad, with a distinct cross wall, straight and rigid, sheath thick, colourless, smooth, unlamellated; outer membrane slightly thickened.

13. Lyngbya hieronymusii Lemm. Desikachary (1959).

Filaments blue green; straight, 12.5-13.1 μ in diameter, sheath firm, homogenous,

colourless; cells very much broader than short, 10-11.7 μ in diameter. 2.8-4 μ long; end cell broadly rounded,

14. Merismopedia tenuissima Lemm.
Prescott (1951), Desikachary (1959).

Cells pale blue green closely packed in colonies of 16-100 cells, sub-spherical, 1.3-2 μ broad, (Andhale and Papdiwal, 2008).

15. Microcoleus subtorulosus (Breb.) Gomont. Desikachary (1959)

Thallus bluish, growing extensively on shells, coloured violet 6-10 μ broad distinctly constricted at the cross walls; cells 5-10 μ long, mostly short barrel shaped; end cell not capitates, conical or cylindrical conical.

16. Microcystis robusta (Clark) Nygarad
Desikachary (1959).

Colonies at first round, later irregularly elongate and clathrate; sheath distinct, later gelatinizing; cells 6-9 μ diameter, spherical

17. Myxosarcina burmensis Skuja
Desikachary (1959).

Colony small, Spherical, sarcinoid, Sheath indistinct, Cells minute, angular spherical, with rounded corners. Cell divides in both vertical and horizontal directions 2- 4 μ in diameter

18. Nostoc commune Voucher ex. Born. et flah. Desikachary (1959).

Filament is colony of small, bluish to olive green in colour forming Cells are about 4.5- 6 μ in diameter

19. Nostoc punctiformae (Kuetz.) Hariot.
Desikachary (1959).

Thallus sub-globose up to 2 mm diameter, scattered or confluent, attached; filaments flexuous, ellipsoidal, blue-green; heterocyst's 6.5 μ broad; (Mayakkannan, 2010)

20. Oscillatoria acuta Bruhlet Biswas
Desikachary (1959).

Trichomes solitary, parallel to each other aggregated into bundles hardy, brittle, not constricted at the cross- walls, 4-6 μ thick, 70-400 μ long, straight, narrow or acuminate towards the subobtuse,.

21. Oscillatoria obscura Bruhlet Biswas
Desikachary (1959).

Trichomes about 4 μ broad, attenuated at the apex, rounded, slight bent or nearly straight, blue green

22. Oscillatoria subbrevis Bruhlet Biswas
Desikachary (1959).

Trichome single, 5-6 μ broad nearly straight not attenuated at the apices; cells 1-2 μ long not granulated at the cross walls; end rounded (Tagad, Pingle and Bhoge, 2012);

23. Oscillatoria princeps Voucher ex Gomont Desikachary (1959).

Thallus blue-green, trichome, straight, rigid and fragile, cell 5 μ in length, short, protoplasm granular, apices straight, apical cells slightly convex, calyptra absent.

24. Phormidium abronema Skuja
Desikachary (1959).

Thallus filamentous, bright blue-green, trichomes slightly constricted at cross-wall, ends not attenuated, 4-6 μ broad; sheath thin, cells are longer than broad.

25. Phormidium ambigum Gomont.
Desikachary (1959).

Thallus bright blue-green, trichomes slightly constricted at cross-wall, ends not attenuated, 4-6 μ broad; sheath thin, cells shorter than broad;

26. Phormidium corium (Ag.) Gomont.
Desikachary (1959).

Thallus expanded, membranous, leathery, blackish to brownish green; filaments long, more or less flexuous, densely entangled; sheath thin, gelatinizing or diffluent, colored violet. (Mishra et al, 2001);

27. Phormidium molle Kuetz Gomont
Desikachary (1959).

Thallus mucilaginous thin trichome straight or nearly straight 2.7-3.3 μ broad, cells quadrate, cylindrical, cell 3-7-8 μ long, end cell rounded calyptra absent.

28. Phormidium mucosum Garder
Desikachary (1959).

Thallus brownish blue, slimy; trichome brownish blue-green flexuous, broad not attenuated at the ends; cells as long as broad, sheath delicate colourless.

29. Phormidium subincrustatum Fritsch. et Rich.

Thallus 2-3mm thick, calcified; filaments more or less parallel, not erect; sheath thin, shiny.

30. Plectonema gracillimum (Zopt.) Hansgirg. Desikachary (1959).

Filaments nearly straight or flexuous; false branches sparse, single or geminate; sheath thin colourless, 1-1.5 μ broad and 2-2.5 μ long pale blue-green end cell rounded.

31. Plectonema puteale (Krichner) Hansgirg. Desikachary (1959).

Thallus thin filamentous, pale blue- green, yellowish or grey-green, mostly slimy; filaments are thin, longer than broad; filaments single,

32. Plectonema radiosum (Schiederm) Gomont. Desikachary (1959).

Filaments flexuous, densely entangled more or less expanded, brownish, branched, sheath

thick, lamellated, trichome generally constricted at the cross-walls, cells 1/2-1/6 as long as broad.

33. Scytonema bohneri Schmidle
Desikachary (1959).

Stratum filaments, bluish green; filaments partly creeping, filaments 10-12 μ broad, branches mostly single..

34. Scytonema schmidtii Gomont.
Desikachary (1959)

Thallus attached to tree trunk or leaves, irregularly bluish or violet, rarely greenish; filaments parallel 6 μ broad (Tagad, Pingle and Bhoge, 2012);

35. Spirulina labyrinthiformis (Menegh) Gomont. Desikachary (1959).

Trichome 1 μ broad green very regularly coiled forming a dirty, dark green thallus; spiral close to each other, spirals 2 – 2.7 μ broad.

36. Spirulina major Kuetzing ex Gomont.
Prescott (1951) Desikachary (1959).

Trichome 1.2-1.7(-2) μ broad, regularly spirally coiled, blue green spirals 2.54 μ broad and 2.7-5 μ distant. Marathe and Santakke, (1977)

Table 1: Average month wise occurrence of total algal species of class Cyanophyceae at six sampling sites at Darna River during January 2015 to December 2016.

Month	January 2015 to December 2015						January 2016 to December 2016					
	S1	S2	S3	S4	S5	S6	S1	S2	S3	S4	S5	S6
January	-	3	--	2	1	4	-	-	-	1	-	-
February	4	2	4	1	4	5	2	--	2	2	5	4
March	3	--	3	4	2	3	1	3	-	3	--	3
April	4	2	2	3	3	4	2	4	4	4	3	5
May	2	--	--	-	4	2	1	1	5	5	4	6
June	1	3	3	5	--	3	2	3	2	--	2	3
July	2	2	4	2	3	--	3	3	3	4	3	1
August	--	4	3	3	4	5	2	2	4	1	4	5
September	1	3	5	4	5	3	2	1	3	3	6	--
October	--	2	3	--	4	1	--	--	--	2	--	5
November	1	2	2	3	2	3	--	--	--	3	3	--
December	--	--	2	2	1	2	--	1	2	--	--	3
Total	18	23	31	29	33	35	16	18	25	28	30	35

Conclusion

The present research work helped to know the diversity of algal flora, the pattern of distribution and change in the occurrence of algal species at Darna River. As the Stream Darna is presented to truly expanding strain concerning a few anthropogenic factors particularly quick paces of human settlements; natural efficiency is viewed as expanding which is clear from expanded number of algal species particularly natural contamination lenient genera. During the present investigation; pollution tolerant algal genera at six sampling sites were recorded. Of these; genera like Chroococcus, Lyngbya, Microcystis, Nostoc, Oscillatoria, Phormidium, Scytonema from Cyanophyceae

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Financial Engineering Indian Accountancy System.

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Abstract:

This research paper delves into the dynamic relationship between Financial Engineering and the Indian Accountancy System, exploring the impact of financial innovation on the regulatory landscape and the consequent challenges and opportunities that arise. An essential aspect of the research is to assess the effectiveness of the existing regulatory framework in overseeing financial engineering activities within the Indian Accountancy System.

Furthermore, the study investigates the potential ethical implications of financial engineering practices in the Indian. It also delves into the challenges faced by Indians for financial Engineering in accounting system. To complement the primary analysis, the research is consisting of questionnaires of specific financial engineering.

Finally, the paper concludes with a discussion of future prospects for financial engineering within the Indian Accountancy System. It offers recommendations to policymakers, regulators, and financial professionals to foster a conducive environment that encourages responsible financial innovation while safeguarding the stability and integrity of the Indian financial system. Overall, this research paper aims to shed light on the intricate interplay between Financial Engineering and the Indian Accountancy System, contributing valuable insights to academia, policymakers, and practitioners in the field of finance and accounting.

Key concept: Objectives, Uses, Instruments, Career, Challenges, Co-relation between Financial Engineering and Accounting System.

Objective of financial engineering

It's typically revolving around exploring and understanding the principles, techniques, and applications of financial engineering in the realm of finance and economics. Some key points to include in your research paper could be:

- 1. Definition and Scope:** Begin by defining financial engineering and its scope within the financial industry. Explain how it combines mathematical, statistical, and computational tools to design financial products and solutions.
- 2. Risk Management:** Highlight the role of financial engineering in developing innovative risk management strategies. Discuss how derivatives, structured products, and other financial instruments are used to hedge risks and enhance portfolio performance.
- 3. Product Innovation:** Explore how financial engineering fosters product innovation by creating new financial

instruments tailored to meet specific investment or risk objectives.

- 4. Pricing and Valuation:** Discuss the significance of financial engineering in pricing and valuing complex financial assets, taking into account factors like market volatility, interest rates, and correlation.
- 5. Portfolio Optimization:** Investigate how financial engineering techniques can optimize portfolio allocation, considering factors such as diversification, asset correlation, and risk-adjusted returns.
- 6. Financial Modeling:** Examine the role of financial engineering in building sophisticated mathematical models that assist in decision-making, risk assessment, and financial forecasting.
- 7. Regulatory Implications:** Analyze the impact of financial engineering on regulatory frameworks and how it addresses concerns related to financial stability and market manipulation.

8. **Ethical Considerations:** Discuss potential ethical challenges and implications associated with financial engineering, such as the responsible use of complex financial products and their potential impact on market participants.
9. **Future Trends:** Conclude your research paper by exploring potential future trends in financial engineering, considering advancements in technology, regulatory changes, and emerging financial markets.

Uses of financial engineering system

Financial engineering is a specialized field that involves the application of mathematical and computational techniques to design, develop, and implement financial products, strategies, and systems. It plays a crucial role in modern financial markets and offers a wide range of uses for researchers to explore in their studies. Here are some key uses of financial engineering systems for a research paper:

1. Risk Management
2. Portfolio Optimization
3. Derivatives Pricing
4. Algorithmic Trading
5. Credit Risk Analysis
6. Financial Modeling
7. Hedging Strategies
8. Structured Products
9. Corporate Finance
10. Quantitative Research

In conclusion, financial engineering systems offer a diverse set of applications for research papers. By studying and understanding these uses, researchers can contribute to the advancement of the field, improve financial practices, and address challenges in the global financial landscape.

Instrument of financial engineering system in India

Financial engineering in India involves the use of various instruments and techniques to create innovative financial products and systems. One crucial instrument of financial engineering in India is the "**Derivatives Market.**" Derivatives are financial contracts whose value is derived from an underlying asset or benchmark.

The derivatives market in India has witnessed significant growth over the years, with a diverse range of instruments such as futures, options, swaps, and forwards being traded. These instruments provide hedging opportunities, price discovery, and risk management tools for market participants.

Another critical instrument is "**Structured Products,**" which combine traditional investment vehicles with derivatives to offer tailor-made solutions to investors. These products are designed to meet specific risk-return objectives and have gained popularity due to their flexibility and customization.

Furthermore, "**Securitization**" is a financial engineering technique that involves pooling various financial assets, such as loans or receivables, and issuing securities backed by these pooled assets. This process helps in liquidity management and diversification of risk.

Additionally, "**Algorithmic Trading**" has gained prominence in the Indian financial markets. It involves the use of complex algorithms and computer programs to execute trades at high speeds, resulting in increased efficiency and liquidity in the markets.

India's financial engineering system also includes "**Exchange-Traded Funds (ETFs),**" which are investment funds that trade on stock exchanges and represent a basket of assets like stocks, bonds, or commodities. ETFs provide investors with diversified exposure to various asset classes. Moreover, "**Risk Management Instruments**" such as interest rate swaps, currency swaps, and credit default swaps play a crucial role in managing and mitigating various financial risks faced by businesses and institutions in India.

To conclude, the instrument of financial engineering in India encompasses derivatives, structured products, securitization, algorithmic trading, ETFs, and risk management tools. These instruments have contributed to the development and sophistication of India's financial markets, providing investors with new avenues for portfolio diversification and risk management. However, it is essential to ensure proper regulations and monitoring to maintain the stability and integrity of the financial system.

Career in financial Engineering

A career in financial engineering offers a unique blend of finance, mathematics, and programming skills, allowing professionals to tackle complex financial challenges using quantitative methods. In this research paper, we will explore the key aspects of a career in financial engineering, including its scope,

educational requirements, job opportunities, and the impact of technological advancements on the field.

Financial engineering involves the application of mathematical models and computational tools to design, implement, and manage financial products and solutions. It aims to optimize risk and return by leveraging quantitative analysis to create innovative financial instruments and strategies.

1. **Educational Requirements:** A strong foundation in mathematics, statistics, and computer science is essential for pursuing a career in financial engineering. Many professionals hold advanced degrees such as a Master's or Ph.D. in Financial Engineering, Quantitative Finance, Mathematics, or related fields.
2. **Skill Set:** Financial engineers must possess a diverse skill set, including proficiency in programming languages like Python, C++, or R, knowledge of financial markets and instruments, risk management techniques, and expertise in statistical modeling and data analysis.
3. **Job Opportunities:** Graduates in financial engineering can find employment in various sectors, including investment banks, hedge funds, asset management firms, insurance companies, and fintech startups. Common job roles include quantitative analyst, risk analyst, financial modeler, algorithmic trader, and portfolio manager.
4. **Technological Advancements:** Advancements in technology have significantly influenced financial engineering. Machine learning, artificial intelligence, and big data analytics have revolutionized the way financial professionals approach risk assessment, trading strategies, and portfolio optimization.
5. **Ethical Considerations:** As financial engineering involves complex financial products and algorithms, ethical considerations become crucial. Professionals must be aware of the potential impact their work may have on financial markets and ensure responsible and transparent practices.
6. **Challenges and Future Trends:** The field of financial engineering is not without challenges. Rapidly changing regulations, market dynamics, and

technological disruptions require professionals to stay updated with the latest developments. The future of financial engineering might also see increased integration of environmental, social, and governance (ESG) factors in financial modeling.

A career in financial engineering offers exciting opportunities for those passionate about finance, mathematics, and technology. With a solid educational background and a commitment to continuous learning, professionals in this field can contribute to shaping the future of finance while navigating its complexities responsibly.

Challenges faced by Indians for financial Engineering in accounting system

Financial engineering and accounting systems are integral components of India's burgeoning financial sector. However, Indian professionals encounter several obstacles that affect their research and application in this domain. This paper highlights the significant challenges and suggests potential strategies to overcome them.

1. **Regulatory Complexity:** India's financial landscape is governed by a complex web of regulations and laws that often undergo frequent revisions. Adapting to these changes poses a challenge for researchers and practitioners, requiring them to stay updated with the latest legal developments and comply with diverse reporting standards.
2. **Data Quality and Availability:** The availability of accurate and reliable financial data is crucial for financial engineering and accounting research. In India, data collection and standardization can be challenging due to the vast informal economy and variations in reporting practices across different sectors and regions.
3. **Technological Infrastructure:** The successful implementation of financial engineering models and accounting systems relies heavily on robust technological infrastructure. While major cities in India boast advanced technology, smaller towns and rural areas may lack the necessary resources, hindering the widespread adoption of modern financial tools.
4. **Skill Gap and Training:** India's financial education system needs to

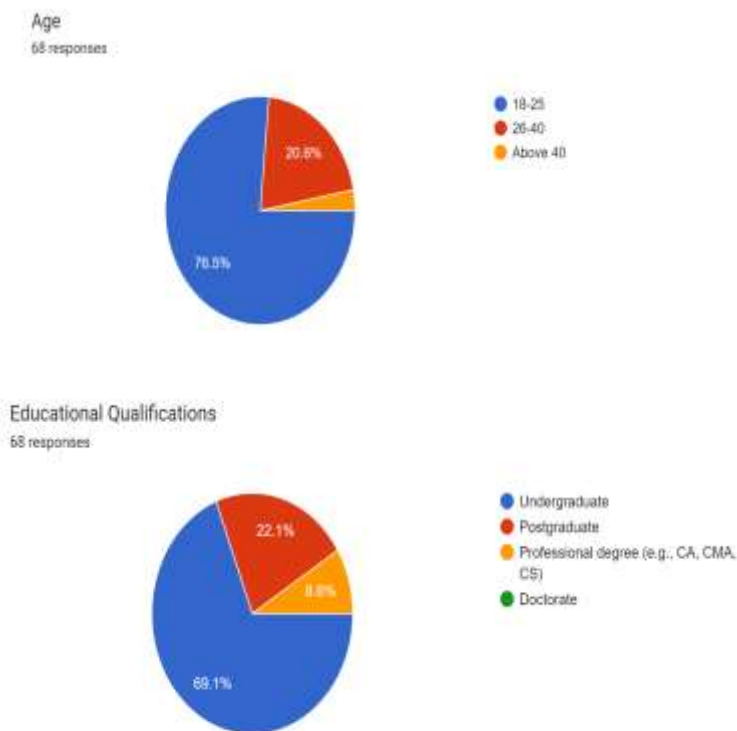
address the skill gap among professionals working in financial engineering and accounting. Comprehensive training and continuing education programs are essential to equip individuals with the knowledge and expertise required to navigate complex financial markets effectively.

5. **Risk Management and Compliance:** As financial markets become increasingly interconnected, risk management and compliance become critical aspects of financial engineering. Indian professionals must tackle challenges related to identifying, quantifying, and mitigating risks, while ensuring adherence to both local and international regulatory requirements.
6. **Cultural Influences:** Cultural factors can impact financial decision-making and accounting practices. Indian professionals need to understand cultural nuances that may affect how financial instruments are perceived and used, and how accounting principles are applied, to ensure effective communication and collaboration with global counterparts.
7. **Access to Financial Instruments:** In certain cases, access to a diverse range of financial instruments and products may be limited for Indian researchers and practitioners, potentially hindering their

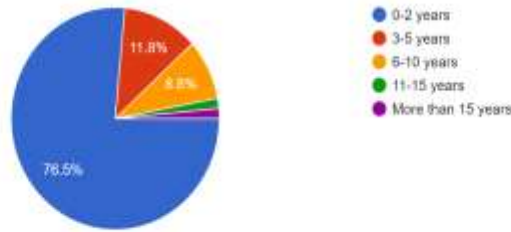
ability to explore innovative financial engineering solutions.

8. **Global Integration:** With India's increasing integration into the global financial system, professionals in financial engineering and accounting must possess a global perspective. This necessitates the understanding of international financial regulations, accounting standards, and cross-border financial transactions.
9. **Ethical Considerations:** Ethics play a vital role in financial engineering and accounting practices. Indian professionals must grapple with ethical dilemmas while designing financial products and interpreting financial information, emphasizing the need for ethical guidelines and frameworks.
10. Financial engineering and accounting systems in India present a range of challenges that need to be addressed to harness the full potential of this critical domain. By acknowledging and tackling these challenges head-on, Indian professionals can contribute significantly to the development of the financial sector and ensure sustainable growth in the global economy.

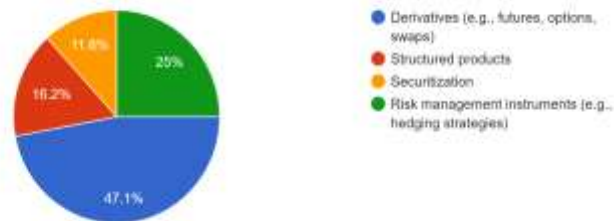
Research Methodology; Collected Primary Data



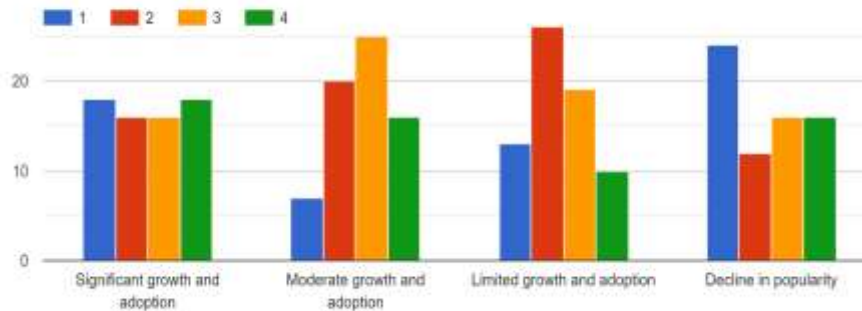
Years of Experience in Finance/Accountancy
68 responses



Which financial instruments are commonly used in financial engineering practices within the Indian context?
68 responses



How do you envision the growth of financial engineering within the Indian accountancy system in the next five years?

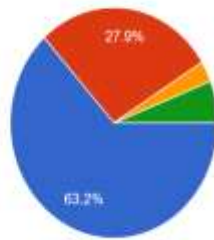


What potential benefits can financial engineering bring to the Indian accountancy system in the future?
68 responses



Do you believe that incorporating financial engineering concepts into the curriculum of accountancy courses in India would be beneficial?

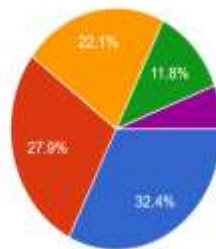
68 responses



- Yes, it is highly beneficial
- Yes, to some extent
- No, it is not beneficial
- Unsure/No opinion

What challenges do financial engineers face while implementing their strategies in the Indian accountancy system?

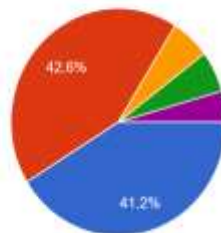
68 responses



- Lack of clarity in regulatory framework
- Limited availability of skilled professionals
- Ethical concerns and conflicts of interest
- Inadequate technology infrastructure
- Volatile market conditions

In your opinion, how has financial engineering influenced the efficiency of the Indian accountancy system?

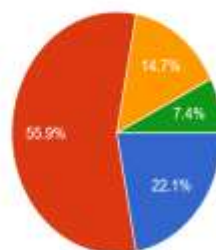
68 responses



- Significantly improved efficiency
- Improved efficiency to some extent
- Negligible impact on efficiency
- Made the system more complex and less efficient
- Unsure/No opinion

Which technology is commonly utilized in financial engineering processes?

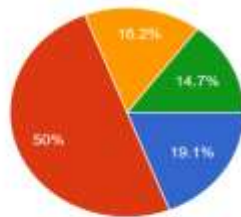
68 responses



- Virtual Reality (VR) gaming
- Artificial Intelligence (AI) and Machine Learning
- Space exploration technology
- Renewable energy sources

What is the future outlook for financial engineering?

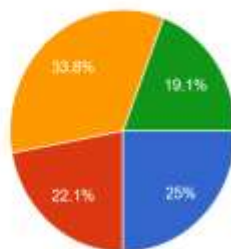
68 responses



- Decline in importance due to the rise of traditional banking
- Continuous growth and increasing relevance in the financial industry
- Shift towards manual, non-quantitative approaches in financial decision-making
- Complete automation of financial engineering processes, eliminating the need for human involvement

Which financial products are often created through financial engineering?

68 responses



- Physical commodities (e.g., gold, oil)
- Cryptocurrencies (e.g., Bitcoin, Ethereum)
- Insurance policies (e.g., life insurance, car insurance)
- Structured products (e.g., collateralized debt obligations, mortgage-backed securities)

Conclusions: As an AI language model, I don't have opinions or the ability to draw conclusions based on real-time data beyond my last update in September 2021. However, I can provide some insights into financial engineering and the Indian accountancy system as of my last update.

Financial engineering is a multidisciplinary field that involves the design, development, and implementation of innovative financial products, strategies, and structures to create value or manage financial risks. It often combines principles from mathematics, economics, and finance to create complex financial instruments.

Regarding the Indian accountancy system, it is based on the Generally Accepted Accounting Principles (GAAP) in India. The primary regulatory authority responsible for setting accounting standards in India is the Institute of Chartered Accountants of India (ICAI), which issues Indian Accounting Standards (IND AS) for companies.

Some potential observations and conclusions on financial engineering and the Indian accountancy system could include, Growing Complexity, Risk Management, Innovation in financial product, Regulations, Skills & Expertise with that different challenges faced to get advantage from financial engineering

In conclusion, financial engineering has played a significant role in shaping the

Indian accountancy system by introducing innovative financial products and risk management strategies. However, it requires careful oversight and monitoring to maintain a stable and resilient financial system. As the financial landscape continues to evolve, it is essential for stakeholders to adapt and stay informed about the changing dynamics in the Indian market.

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Fundamental rights of prisoners of speedy trial

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Abstract:

Article 21 of the Constitution ensures a prisoner's right to life and personal freedom as well as a fair, just, and reasonable legal system. By giving a broad and liberal definition of life and personal liberty, the Supreme Court of India has shown tremendous vigilance and care for the fundamental rights of prisoners. Because of many factors, inmates who are being tried in any court in India but cannot afford a surety bond or obtain legal representation are detained behind bars for long stretches of time. Their fundamental rights have been gravely violated. In various Indian courts, under trial detainees made up 61.24% of the population

Key Words: Quick, Liberty, Guaranteed, Reasonable, Liberal, Encroachment, Surety, Trial, etc.

1.Introduction

People who have been accused and found guilty by a court are typically physically held and partially deprived of their freedom in a jail. The prison system is a crucial component of any country's criminal justice system. Prisons may only be intended for males, women, or adults, among other groups. From one country to another, the cause for incarceration may be different. Among other things, it might be a) punitive, b) reformatory, c) deterrent, or d) therapeutic. Convictions are primarily used to defend society against criminals and crime. The primary objective of prisoner rehabilitation cannot be reached by reformatory techniques of therapy alone[1]Justice is of worse quality when an innocent person is imprisoned or a guilty person is acquitted, as well as when criminal cases are decided with great delay. Our criminal justice system, like that of every other democratic society, is supposed to deal with crimes and offenders in an efficient, swift, and lawful manner in order to give the general public the greatest sense of security. A civil society cannot survive without the criminal justice system functioning properly and effectively. Victims, accused parties, and witnesses endure countless forms of harassment throughout drawn-out trials. To lighten the load of trials and promote swift case resolution, a variety of tactics and instruments have been employed in different jurisdictions. Justice must be served quickly, which necessitates the trial .The Indian

judicial system went deeply into the principles underlying the basic liberties guaranteed by studied our constitution and noticed that Article 21's provisions and its inherent right to a "speedy trial". In the historic cases of HussainaraKhatoon v. State of Bihar[3] and M.H. Hoskot v. State of Maharashtra [2], the Supreme Court agreed, stating that "speedy trial, and by speedy trial we mean reasonably expeditious trial, is an integral and essential part of the fundamental right to life and liberty as enshrined in Article 21 of the Constitution." In other important instances, the Supreme Court ruled that Article 21 of the Constitution implicitly guarantees the right to a timely trial and that violating it may result in the prosecution itself being thrown out of court on the grounds that it violated a basic legal privilege. A person's right to a speedy trial is affirmed by international treaties like the 1966 Covenant on Civil and Political Rights, which also underline the need of fast justice. India ratified the covenant, taking on the obligation to respect it legally. Despite the Sixth Amendment to the United States Constitution guaranteeing the right to a timely trial. 35 state constitutions provide a quick trial, but these clauses only apply when the delay has been significant. The U.S. Supreme Court has refused to establish any specific trial time range.[5]

Due to the ambiguity of the Constitution's requirements and the need for swift justice,

legislators have recently showed a strong interest in strengthening the provision of a fast trial. The 1974 (Amended in 1979) Federal Speedy Trial Act is the greatest and most thorough attempt. A notable example of legislation that works to accelerate criminal prosecutions is the Speedy Trial Act of 1974. Contrary to The right to a speedy trial is not expressly included as one of the fundamental freedoms in the Indian Constitution, despite the Seventh Amendment of the United States Constitution explicitly and formally reaffirming this right in the United States. In all criminal proceedings, the accused is guaranteed the right to a fair, transparent, and quick trial. According to the Fourth US Amendment, "no person shall be deprived of life, liberty, or property without the due process of law." This comes on top of that. This change closely corresponds to both Article 31 and the deleted clause-II of Article 21 of the Indian Constitution. Article 21 of the Constitution states that "No individual shall be deprived of his life or personal liberty without For the first time, the Supreme Court of India determined that the right to a fair trial was inherent in the broad definition in the case of *Shobha Mittal v. Home Secretary, State of Bihar*. The right to a prompt and impartial public trial is one of the elements of the fair and reasonable process that Article 21 protects. It couldn't be cruel, unfair, or irrational. At its core, "speedy trial" was seen as a guarantee against imprisonment.

2.0. Concept and Meaning of Speedy Trial

The sine qua non (essential requirement) of criminal law has always been swift justice. To protect against oppressive and unnecessary detention, it is crucial. It lessens the worry and dread that come with the allegation. Additionally, it significantly reduces the chance of limiting an accused person's capacity for self-defense. There is still a strong cultural desire to provide justice quickly and fairly. Recently, the right to a swift trial has come into play. The extent of fundamental rights that are guaranteed by the constitution has also been broadened by the Indian courts in a number of decisions.

The idea of a rapid trial was originally included in the Virginia Declaration of Rights in 1776. From then, this idea made its way into the seventh The right to a fair, speedy, and public trial for all criminal defendants was created by an

amendment to the US Constitution. It's crucial to remember that the United States of America has a Federal Act from 1974 called the Speedy Trial Act in this situation. This Act makes time restrictions a particular reference. in relation to significant criminal offence prosecution events including indictment, information, and arraignment. Canadian laws also have similar clauses. The Magna Carta's guarantee of a swift and fair trial is also acknowledged as a fundamental legal right[6]. Germany rejects this viewpoint, which is held in Canada, the United Kingdom, New Zealand, and the United States of America. This particular common law right, however, does not give an absolute and suitable remedy to be granted under several principles established in various court rulings. Article 16 of the 1976 International Covenant of Civil, Economic, and Political Rights also protects the right to a speedy and fair trial. Article 9 of the European Convention on Human Rights stipulates, similarly to Speedy, that an accused person cannot be detained and maintained in custody for a protracted period of time without a fair trial. According to this Convention, the defendant has a right to a quick trial.

The Constitution guarantees the right to a speedy and fair trial. Indian Constitution, yet different jurisdictions have different baseline standards. Then, every criminal defendant has a right to a quick trial. Justice therefore entails providing quick and affordable remedy to those who come before the different legal matters before the court. Since lengthy litigation, a delay in delivering justice has been considered a denial of justice. generates several issues, including financial strain and emotional anguish for the parties involved as well as diminishing their greatest confidence in the judicial system. The biggest problem with Indian judicial system is the delay in case resolution.

The right to a timely trial is an essential and necessary part of the basic right to life and liberty guaranteed by Article 21 of the Indian Constitution. The right to a speedy trial is implicit in Article 21 of the Indian Constitution, according to the Apex Court, which stated this in its Constitutional bench decision in the case of *Aslam Rahman vs. Ram Nayak*[7]. The Apex Court further observed "Now obviously, procedure prescribed by law for denying a person their

freedom cannot be reasonable, fair, or just unless that procedure ensures a speedy trial for determination of such person's guilt," the court stated. No method may be considered fair, reasonable, or equitable if it does not guarantee a relatively speedy trial. Therefore, there can be no question that the basic A timely trial is one that goes reasonably fast, which is described under Article 21 as a right to life and liberty. The right to a quick trial should commence without undue delay and within the time periods prescribed by law. Due to a wide range of legitimate postponements, these deadlines must be extended. It only applies when a person is labeled as a "accused," that is, when he has been accused of a crime or imprisoned to face criminal charges. Even if someone is released from custody after being in custody, they are still considered to be an accused and are entitled to a quick trial. Criminal trials are temporarily postponed in a number of Indian courts in an effort to keep up with the volume of criminal cases since The cost of compliance has been the delay of legal actions. Additionally, a large share of the possible problems arise due of certain circumstances., such complicated drug conspiracy trials and serious murder cases, do not easily fit into the required time periods. As a result, Indian state laws often grant judges broad discretion when considering whether to waive time constraints in the sake of fair justice.[8]

3.0. Nature of Delay and Time-Frame

Delays that are seen as systemic in criminal processes and that neither the accuser nor the prosecution can control. the absence of judges, delay entirely brought on by overcrowding on the court's calendar or other events outside the prosecutor's control. In addition to asking for brief adjournments, the accused employed other legal strategies that the prosecution must combat to prolong the proceedings. Delay brought on by such orders of the court, whether or not they were requested by the accused, necessitating modifications, appeals, or other suitable processes or acts . Delay brought induced by the prosecutor's lawful activities, such as tracking down a crucial document or obtaining evidence from abroad, or obtaining a critical witness who flees the courtroom or other processes. The aforementioned delays are not seen as impeding the right to prompt justice. The purposeful delays that lengthen the

procedures, whether caused by the prosecution or the accused, are the ones that are under scrutiny. Both the accused and the prosecution may wish to drag out the proceedings if they have a victimization case against the accused or if they want to harass him or her.

The absence of a trial in a timely manner is not shown by the mere fact of a delay. Instead, it is necessary to adopt a balancing test to determine if a case should be dismissed for not having a quick trial. During this test, the actions of both the prosecution and the defense are weighed, and the following elements are taken into account: [9] Delay for: The prosecution's deliberate endeavor to prolong the trial clearly shows that the right to a prompt trial was disregarded. But a convincing justification, like a missing witness, usually accounts for the delay without jeopardizing the accused. Length of delay: By alone, a lengthy delay does not prove that the right to a prompt trial was trampled upon. A case that depends on eyewitness testimony, however, has been argued to benefit from a quicker decision. is detrimental to the accused If the accused's deliberate tactics are to blame for the delay. He will be regarded to have relinquished his right to a prompt trial. The accused's imprisonment in another state does not, by itself, warrant postponing his trial on the current case. The prosecution must make an effort to convince the other state to temporarily relinquish custody so that the case against them may be tried. [10]

4.0. Numerous Human Rights Approaches

Laws and the courts have enabled a significant shift in the methods used in the criminal justice system. The treatment of inmates is also covered by several rules and regulations from the UN. The Nation has a duty and obligation under the law to safeguard its citizens and ensure that they enjoy Some essential rights are protected by other laws including the Indian Constitution. However, the expansion of the inmates' fundamental rights begs the important question of how far Article 21 of the Indian Constitution may be expanded to include the prisoners' entitlement to conjugal rights while they are within the jail. [11] Additionally, how can the convicted person's realm of rights be expanded under the guise of human rights without violating the rights of those who took the brunt of the harm done to them in the crime? What about

the victims' fundamental rights, against whom they had perpetrated the crime? The biggest human rights issue they are now dealing with is the delay in their case trials. Under Article 21 of the Fundamental Rights of the Indian Constitution, which also provides a fair, just, and reasonable procedure, a prisoner's fundamental rights to life and personal freedom are protected. 70% of those now incarcerated are, however, awaiting trial, and some of them aren't released even after being granted basic bail because they can't afford to post surety bonds for the court or because it's impossible to confirm the residences of certain convicts. "The quick trial of offenders is one of the main objectives of the criminal justice delivery system. A prompt, fair trial must be undertaken when the court receives the charge in order to find the criminal party guilty and the innocent party innocent. According to a well-known saying, no one is guilty unless evidence of their guilt is shown. The accused's innocence must thus be shown as soon as is practical due to the difficulty of surviving in a culture where allegations are widespread. Therefore, it is the duty of the legal system to make sure that no one who has committed a crime gets absolved. The second duty is to make sure that justice is served promptly and that the accused are not subjected to unrelenting torture. It is crucial that the guilty party is tried quickly so that the accused individual does not have to serve any more time in jail than is absolutely necessary if the judge denies bail. One of the most widely acknowledged human rights is the right to a timely trial.[12]

5.0. Concerns Relating To Prisoners' Rights Being Violated

The nations of the world have developed a number of international tools for the condemned criminals. In India as well, many laws pertaining to prisoners' rights have been implemented in addition to several essential rights are outlined in the Indian Constitution. residents. The following list of issues related to the violation of prisoners' rights notwithstanding the existence of several laws: insufficient prisoner access to medical care. Intolerable behavior of the correctional staff. The penalty administered by the concerned The penalty given by the court is in conflict with actions taken by prison staff. barbaric treatment of the condemned on a physical and emotional level. Indigent inmates are unable to pay the

hefty surety bond sum mandated by the courts. rejection of the assurance owing to financial difficulties or address verification, as poor convicts lack housing.

6.0. Judicial Concept on Speedy Trial Of Prisoners

The struggle for Indian independence started the process of recognising certain fundamental rights for prisoners. After gaining its independence, our country's Constitution gave its citizens a number of fundamental liberties. According to Article 21, which protects the right to personal liberty, it is forbidden to treat anybody harshly or inhumanely, whether they are an Indian or a foreigner. Nobody's life or personal freedom may be taken away from them unless the legal process is followed." Article 21 of the Constitution declares. Through its interpretation of Article 21 for the protection and preservation of prisoners' rights for the maintenance of human welfare and dignity, the Supreme Court established human rights law. Deprivation of life and liberty is permitted in accordance with the established legal procedure, but the procedure cannot be unfair, arbitrary, or illogical.[13]

The Supreme Court ruled in *Minakshi Dutta v. Union of India*[14] that the process must not be unjust, arbitrary, or irrational. The court additionally decided that under to Article 21 of the Constitution, no person's life or personal liberty may be taken away unless and until after a fair, reasonable, and just process that is neither capricious or arbitrary has been followed. The Indian judicial system has done a fantastic job of upholding the human rights of those who have been found guilty by a jury. The following list includes the many rights that the Indian Constitution recognizes for prisoners:

7.0. Compensation

A prisoner, a defendant, or a detainee may submit a claim for damages with the High Court under Article 226 and the Supreme Court under Article 32 for the violation of his rights while in custody. *Sultan Mohammad* was released from jail after serving a 12-year term in *Sultan Mohammad v. State of Bihar and Others* on the grounds of insanity after being declared not guilty [15]. The Court noted that no proof of any kind was offered to back up the decision made by prison personnel to either diagnose the prisoner as insane or to retain him in

custody as a result of that diagnosis. He didn't receive intensive medical treatment to cure him. The Court further stated that any mental illness a prisoner could have had had to do with the conditions at the facility. The petitioner was granted Rs. 65,000 in compensation by the court, and it was made clear that any additional compensation claims will be filed in the appropriate court. Article 21 would not have any real relevance if the Court could simply order a person's release. In Mohan Lal case 16, a habeas corpus petition was filed. Both a priest of the Naga people and a principal, Mohan Lal. His school received a visit from the military. In addition to the petitioner, the army was charged with many offences including kidnappings. A petition for habeas corpus was filed, but the State ignored the judge's instructions. The court inquired as to what the right procedure was for guaranteeing a writ of habeas corpus compliance. As a result, the State is required to provide each of the rightful heirs of the missing people Rs 2 lakh, the court ruled later. Compensation in the sum of Rs. 70,000 was given for confinement for unlawful or malign purposes. In connection with Janak Ram Case 17, an MLA was held in police custody, and remand orders were obtained without his appearing before the appropriate magistrate. The Apex Court emphasised in the Nilabati Modi case [18] the urgent need for the courts to create new tools and strategies to greatly simplify public laws by adapting them to the context and scenario with a view to upholding and preserving the rule of law. In Shalendra Chaturvedi v. State, the Supreme Court enhanced the amount of compensation to be given to forty-one members of the general classes who died in police custody while disregarding court orders from Rs 20,000 to Rs 40,000. [19] The Court further noted that although the payment of such an amount does not absolve the wrongdoers' guilt, it is being done so out of practicality, as a matter of working principle, and in an effort to restore the legal heirs of the deceased.

7.1. Fair Procedure

The Indian Constitution recognises the ideals of fair and natural justice, and Part III of the Constitution covers these concepts. In Abdul Khan v. State of Madhya Pradesh [20], the High Court ruled that the court should, in the interest of justice, either send a qualified attorney to assist the court or directly question the witness in cases where the accused refuses to seek legal assistance and is not represented by an attorney. As directed by the court, the matter was remitted for a further trial. In Shivappa Swami v. State of Kerala [21], the Supreme Court ruled that the magistrate who records confessional confessions of the accused must scrupulously adhere to the rules, making sure that the detention is carried out in accordance with the law and making sure that the police are not impeding a speedy trial.

7.2. Human Sentencing

The judge has a tremendous and sacred duty to weigh all relevant factors in the case and deliver a sentence that is commensurate with the gravity of the conduct. The Supreme Court clarified in this ruling the circumstances under which a felon may be released early: if the crime is a single act of transgression with no repercussions for society as a whole? Does the sentenced person lose the ability to commit crimes? Do you think there's a chance the crime will be done again in the future? In Akhtar Hussein and Others v. State of West Bengal [22], the Supreme Court stated that it is important to consider the petitioners' actions and conduct while they were being held in custody in order to determine whether or not their ability to commit crimes has been diminished as a result of their prolonged detention.

7.3. Parole

In Sunil Manchanda v. Union of Indi [23], the Constitutional Bench of the Supreme Court noted that parole is a temporary release from custody that does not suspend the period of detention but instead offers a few days of conditional release from custody in jail and modifies how the sentence is to be served. A prisoner cannot be granted parole unless they fulfil the following requirements: Marriages of the prisoner, his son, grandson, granddaughter, etc.

8.0. International Obligations And Requirements

The Constitutional Bench of the Supreme Court noted in Sunil Manchanda v.

Union of Indi[23] that parole is a brief release from custody that modifies how the sentence is to be served but does not suspend the period of detention. Rather, it offers a few days of conditional release from custody in jail. If a prisoner does not meet the following criteria, they will not be allowed parole: marriages to the prisoner, his son, grandson, granddaughter, etc. Similar to this, each distinct state was in charge of how it dealt with its citizens or other stakeholders. This covers both the treatment of prisoners and the protection of human and basic rights. However, the treatment of prisoners by certain nations and the requirement for speedy trials later attracted the attention of several social and political activists and were included in regional and global human rights accords. Due to the change in public power that took place in the 1960s, which is comparable to the situation in the research project, the United Nations and regional human rights treaties address prisoners' rights. The United Nations and other regional human rights systems have also established dispute resolution structures with the competence to settle conflicts over the interpretation and application of the pertinent treaties. Human rights committees, such as the overall perspectives of the IESCR and ICCPR committees on the numerous rights of prisoners, are one of the sources I will use for my study.[24]

[9] Landmark Cases Related to Speedy Trial:

1. State of Bihar v. Home Secretary, Hussainara Khatoon & Co., 1979

It was determined in this case that an inmate's extended imprisonment in jail if found guilty would be utterly unreasonable and a breach of their basic right under Article 21. This decision gave rise to the concept of a quick trial. When a lawsuit goes on for more than 11 years without any resolution for no fault of the accused-petitioner, excessive delays are in violation of Article 21 of the Constitution. Everyone has a basic right to promptness, which cannot be infringed upon unless one of the parties can be held responsible for the delay. When the trial is unreasonably delayed, the accused has the right to request bail. Additionally, it was decided that no delay would be granted unless and until the judiciary was helpless to alter the situation. The judiciary is in charge of keeping an eye on prisoners who are awaiting trials and

prosecuting them. A person's rights cannot be taken away because of overloaded courts, insufficient funding, or a financial shortfall.

2. Katar Singh vs. Punjab State

The fundamental rights to life and liberty were held to be inseparably linked, and this included the right to a speedy trial. Thus, it may be said that the accused has a right to a speedy trial, which includes all phases such as the investigation, inquiry, trial, appeal, revision, and retry.

10.0. Conclusion:

A person's respect and dignity are also safeguarded by the country, therefore just though they have committed a crime does not mean they lose their human rights. As far as the idea of human rights of a swift trial is concerned, it is necessary for a bench of the High Court or the Supreme Court to reconsider granting conjugal rights to the convicted person while they are in prison. By giving inmates greater importance, the nation will eventually risk upsetting the balance of the criminal justice system, and jails may eventually turn into resting places as a result. Therefore, convicts must have a quick trial. Additionally, the United Nations and other regional human rights systems have established tribunals with the authority to resolve disagreements on the interpretation and application of the relevant treaties.

11.0. Acknowledgement :

I am grateful that my guide and god have provided me with such a significant chance. And I want to thank everyone who has supported me, whether directly or indirectly.

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A Case Study on Crypto Currency in India

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Abstract

The current surge in awareness in block chain and crypto currencies has been linked to a basic misunderstanding of the benefits and problems that this new generation of technology presents. Crypto currency, like all important technical transactions, has advantages and disadvantages and is full of risks. Crypto currency is not recognized as legal currency in India, although it may be traded owing to a lack of a regulatory framework. It has also not been regularized, despite a law being in the works. This article aims to thoroughly analyze crypto currency, weighing its advantages and disadvantages to finally come to a conclusion about what kind of regulations should be introduced to provide a regulatory framework governing crypto currency.

Keywords – Crypto currency, block chain, digital assets, regulations.

Introduction

Crypto assets have witnessed exponential growth in popularity and use over the last several years. According to the "International Monetary Fund study," the market value of crypto assets has increased tenfold since the early 2020s, hitting USD 2 trillion in 2021.¹ While proponents of crypto currencies debate its potential, the increase in crypto assets, along with their volatility, has prompted worries about the dangers it poses to investors and the financial system. This has sparked a heated discussion over how to establish proper legislative regulations to control bit coin and block chain technology regulation.

Now it is important to first understand the meaning of block chain and crypto currency. A distributed database shared across the nodes of a computer network is known as block chain. A block chain acts as a database, storing information in electronic form. The most well-known use of block chain technology is in the crypto currency system, where it is used to keep a secure, decentralized record of transactions.

¹ Shehnaz Ahmed and Swarna Sengupta, *India doesn't understand crypto enough to pass regulatory law*, The Print (May 19, 2022, 2 pm), <https://theprint.in/opinion/india-doesnt-understand-crypto-enough-to-pass-regulatory-law-heres-all-you-need-to-know/817091>.

Crypto currency is a kind of digital money that is produced using computer codes. These may also be used to move money over the globe without the need for a third-party intermediary, making digital currency significantly cheaper than traditional cash. Digital money is the most recent kind of transaction, keeping track of all transactions and ensuring that finite exchanges take place.² There are over 1500 different kinds of crypto currencies accessible for trade throughout the globe, with Bit coin, lite coin, and Dash being some of the most popular.

Crypto currencies have a long history, dating back to the 1980s when they were known as cyber currencies. In 2008, Satoshi Nakamoto (pseudonym), a Japanese national, published a paper titled 'Bit coin: A Peer-to-Peer Electronic Cash System',³ outlining a system for creating a digital currency that did not need trust in any third party. In 2010, bit coin was the sole crypto currency in

² Ugo Giorgia Zoli lo Prinzi, *Cryptocurrency in a Globalized World: A Comparative Analysis of Bitcoin as a Financial Asset*, Department of Economics and Finance, LUISS University, Pp 14-18 (2017).

³ Guardian Nigeria, *The idea and a brief history of cryptocurrencies*, The Guardian (May 19, 2022, 4 pm), <https://guardian.ng/technology/tech/the-idea-and-a-brief-history-of-cryptocurrencies>.

the market, valued at a few cents each; during the following few years, various types of digital currency joined the market, with their values moving alongside bit coin, investors lost trust in the crypto currency market during this era of volatility.

The value of bit coin and other digital currency skyrocketed in 2017, and with it, phishing attacks and other schemes targeting crypto investors and stealing millions from innocent people.⁴ Since then, the price of crypto coins has been subject to violent price fluctuations and will likely continue to do so.

Advantages of Crypto currency

There are varied advantages of crypto currency which make it imperative to draft a legislation regarding the governance on regulation of crypto currency.

1. Crypto currency can easily be converted into any other form of currency and it can also be directly transferred to the user's account at a very high speed.
2. Though crypto currency is not entirely free from theft, it is generally very difficult for hackers to steal and do fraudulent activities, and is therefore, much safer to use.
3. Crypto currency has no centralized regulating authority and most kinds of crypto currency can be transacted without any authentication. Due to no centralized authority to monitor the transaction, the crypto currency can be easily converted into discreet online cash operational throughout the world, with no currency conversion fee applicable.

Disadvantages of Crypto currency

Along with its many advantages, crypto currency also has disadvantages, some of which might outweigh the advantages of its use.

1. Crypto currency is very volatile in its nature and is constantly subjected to price fluctuations, which may go beyond what would be considered as a reasonable risk, in the market.
2. The hidden nature of crypto transactions makes it a very preferable method to indulge in white collar crimes such as tax evasion and money laundering, along

with, also being a risk that it can be used for terror funding as well.

3. Bit coin transactions are irreversible in nature, and once it is done it is not refundable, and it is only possible in the case, if the other party refunds the money, one may get it back.

Indian Regulations on Crypto currency

Crypto currency is not recognized as legal tender in India. As of now there is no specific regulation that governs the buying and selling of crypto currency. In 2018, the Reserve Bank of India banned banks and any regulated financial institutions from “dealing with or settling virtual currencies”, citing concerns over “consumer protection, market integrity and money laundering, among others” in their reasoning for imposing the ban.⁵ This regulation prohibited the trade of crypto currency on the domestic exchanges and gave the existing exchanges a very finite amount of time to wind down their crypto currency trading. This regulation was struck down by the Supreme Court in a landmark judgment,⁶ calling the crypto ban unconstitutional and disproportionate since virtual currencies had caused no visible damage to the banks regulated by RBI, thus reversing the ban on crypto currency and allowing the exchanges trading in crypto coins to reopen.⁷

Further, a high-level ministerial committee⁸ was formed to discuss the issues related to virtual currency, which presented its report in 2019 highlighting certain key issues with regards to crypto currency as well as a lack of uniform regulations around the world governing virtual currency. The report emphasised that all private crypto currencies, except any crypto currency issued by the State, be banned in India and any

⁵ Charles Kerrigan and Kushal Gandhi, *Supreme Court of India ban on cryptocurrency exchanges*, LEXOLOGY (May 20, 2022, 11:30 am),

<https://www.lexology.com/library/detail.aspx?g=4a53e4ff-f225-44ce-a5cf-0b7fea348d08>.

⁶ Internet and Mobile Association of India v. Reserve Bank of India, Writ Petition (Civil) No. 528 of 2018.

⁷ Comply Advantage, <https://complyadvantage.com/insights/crypto-regulations/cryptocurrency-regulations-india>, (last visited May 20, 2022).

⁸ Subhash Chandra Garg Committee, Department of Economic Affairs, Ministry of Finance.

⁴ Raji Pillai, *An investment analysis of selected cryptocurrencies stocks and commodities*, Shodhganga (May 20, 2022, 11 am), <https://shodhganga.inflibnet.ac.in/bitstream/10603/353362/6/06>.

activity connected with crypto currencies be criminalized through a law. Another recommendation that the committee made is that the Reserve Bank need to keep an open mind with regards to introducing official digital currency in India, listing out the pros and cons of doing so.

Recently, The Union Budget of 2022, presented by Indian Finance Minister, Ms. Nirmala Sitha raman, shows that the government has plans of incorporating some of the suggestions made by the committee. It was announced that RBI would be launching its own digital rupee, Central Bank Digital Currency (CBDC), which would provide a huge boost to the digital economy. It was also announced that investors will have to pay a 30% tax on income earned by making investments in crypto currency, stating “Any income from the transfer of any virtual digital asset shall be taxed at 30%.” One can only assume this is the first step in introducing a full-fledged legislation dedicated to dealing related to virtual currency.

Conclusion

Crypto currency is "an emerging technology that will undoubtedly dominate in the future." As a result, it is critical that it be regularized and controlled as quickly as feasible in India. It's past time for the Indian government to pass legislation or, at the very least, the Reserve Bank of India to establish a regulatory framework to control crypto asset transactions.

Further the imposition of a tax on bit coin transfers paves the way for the emergence of a new digital currency sector. Because crypto currency provides anonymity not found in other types of transactions, virtual currency transactions must be closely monitored to ensure they are not being used for illicit purposes.

And while there is a discussion about the benefits and drawbacks of regularizing crypto currencies, the researcher believes that it should be legalized and have its own regulation.

Suggestions

The article has certain suggestions which should be kept in mind while regularizing crypto currency, so that we can optimize on its benefits, while minimizing the negative impact.

1. The government needs to take steps to increase the digital security so that

investors are protected from incurring huge losses.

2. Demarcating a separate grievance redressal cell to report crypto frauds.
3. Put a monitoring system in place to track crypto asset transactions to ensure legitimacy of these transactions and to monitor crypto currency exchanges more vigilantly.
4. To conduct awareness seminars so that new crypto currency investors are made aware about the way block chain technology and crypto transactions work.
5. There has to be transparency, accountability, and professionalism of the organizations dealing in Crypto currencies.
6. Crypto currency markets have a high degree of volatility; steps should be taken to educate the investors regarding the cause or factors influencing the price.

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Shopping Perception of College Students towards E-Commerce Platforms with special reference to Thane city

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Abstract

The use of electronic commerce applications for buying and selling of goods and services is increasing day by day. The availability of infrastructure facilities with internet connectivity not only in urban areas but also in rural areas is the main cause in increasing its usage. It is observed that majority young populations fond of to buy goods and services through online by using various applications of e-commerce websites. Hence, the researcher has determined two major objectives while studying the perceptions of students towards e-commerce and its applications. Firstly, the perceptions of students towards e-commerce websites and secondly, factors influencing online purchases while using its applications. The researcher found that young generations is very much addictive towards e-commerce websites to fulfill their all expectations specially goods such as animated jewellery, cloths, cosmetics, electronics and books etc. There are various factors influenced them for online purchases such as quality products at affordable price, care of personal security, easy navigation, save time and energy and so on. Primary data was collected from college students through structured questionnaire while conducting study on the above topic and same was analyzed by using statistical tools. Chi-square test applied to test hypothesis.

Key Words- E-commerce, Internet Connectivity, Applications, usage.

1. Introduction

India's ecommerce order volume increased 36% in the final quarter of 2020. Of all ecommerce sectors; health, wellness, and beauty saw the biggest increase during that time period. Post-pandemic, Bank of America predicts that the total size of the Indian commerce market will be near \$200 billion by 2025¹. Today, Indian society has made E-commerce an integral part of their daily lives. Accessibility to E-commerce platforms is become a necessity for most people, particularly in the urban areas. In India, a total of 259.14 million internet and broadband subscribers who are using e-commerce applications in their daily purchases. Online shopping is rapidly growing in fastest pace. Today, more than 65% of people shop online as it is comfortable

mode of shopping by just click of mouse. It is observed that majority of young population are more addictive in doing online shopping. It is said that in 2021, the number of annual online shoppers was about 185 million across India. This was a significant increase as compared to the previous year. The annual number of shoppers are likely to increase to 425 million in 2027². The reasons behind this, definitely the growing population of usage of internet and e-commerce applications in buying goods. Hence, the researcher has chosen the above topic to find out the perception of college students towards e-commerce applications and problem faced during using of applications.

2. Objectives of the study

1. To provide a detailed understanding of e-commerce growth in India
2. To understand the perceptions of college students towards e-commerce platforms

¹ <https://www.talon.one/blog/a-look-at-the-current-state-of-ecommerce-in-india>

² [statista.com/statistics/1191958/india-number-of-annual-online-shoppers](https://www.statista.com/statistics/1191958/india-number-of-annual-online-shoppers).

3. To study the factors influencing for online purchases through e-commerce platforms.

3. Hypothesis of the study

H₀ – There is no significance difference between the age groups and perceptions of college students in using e-commerce platforms.

H₁- There is significance difference between the age groups and perceptions of college students in using e-commerce platforms.

4. Literature Review

1. **Tanushree et al (2016)**³ – The paper explores the impact of e-commerce on young generation. The study has been done keeping in mind the objectives such as impact of e-commerce on local markets and businesses, impact on entrepreneurship development and impact of e-commerce on the youth in NCR region. It is found that e-commerce brings changes in their way of living and had strong impact on socio-economy status by providing new opportunities of entrepreneurship and marketing. The paper is based on secondary data.

2. **Dr.Rajesh R.(2020)**⁴- This paper attempts to highlights the different challenges faced by the e-commerce in India. The study found that in the world of e-commerce, the existence of the wholesaler is at the greatest risk whereas, e-commerce business provides more opportunities to logistics.

3. **Prof.Dr.Swapna Pradhan et al(2017)**⁵ – This study aims at understanding

customers perception of content of five leading e-commerce sites in India i.e flipkart, amazon, snapdeal, shopclue and paytm. The paper is descriptive qualitative in nature. The data has been collected using a close ended structured questionnaire from people having a experience with e-commerce purchases. The major finding of the study indicates that amazon is the most popular websites chosen by people due to genuine products, user friendly transactions flow, order tracking system and return policy.

4. **Prof.Dr.Ms. Vandana (2023)**⁶ – This study aims to investigate the demographic profile of college students. The research also aimed to find out the elements that influenced internet shopping. Researcher has collected primary data from 96 colleges students' respondents and analyzed paper by using chi square test.

5. **Rajas Mote et.al (2022)**⁷- The present paper focused on usage of Internet for online shopping by consumers. Researchers found that consumer perception of online shopping are influenced by major factors such as information, promotional offers, quality products, usefulness etc. According to the study, young people are turning to internet purchases to meet their purchasing needs. Researchers also found that companies also use the internet to

ption_of_Content_for_E-commerce_Sites_in_India

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Sanwal, T. (2016, March). E-commerce and its impact on the minds of young generation. *International Journal of Scientific and research publication*, 6(3), 112-117. Retrieved June Monday, 2023, from www.ijsrp.org

⁴ Rawat, D. (2020, March). A Study on Impact of E-commerce. *International Journal of Innovative, social science and Humanities research*, 7(1), 47-55. Retrieved June SUNDAY, 2023, from [www.ijisshr](http://www.ijisshr.com)

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https://www.researchgate.net/publication/319953301_A_Comparative_Study_of_Customer_Perc

⁶ Purohit, P. V. (2023, Feb). College students perception towards online shopping in Solapur city: A study. *International Research Journal of Humanities and interdisciplinary studies*, 219-233. doi:03.2021-11278686

⁷et.al, R. M. (2022, March). Consumer Perception towards E-commerce platform. *International Journal of creative research thoughts*, 10(3), 531-536. Retrieved July Monday, 2023, from www.ijcrt.org

convey, communicate and disseminate information in order to sell products, feedback and conduct customer satisfaction survey.

5. Research Methodology

The present study is mainly based on primary data which has been collected from the college students studying different colleges in Thane city. The structured questionnaire was prepared for data collection and circulated online and offline among the students. Convenient and random

sampling method was followed. The total 95 data were collected due to time constraints. The collected data has been analyzed and presented with the help of tables and graphs. The Chi-square test is applied to test hypotheses that were framed to analyze relationship between the categorical variables. The researcher has used excel software to do both descriptive and inferential analysis.

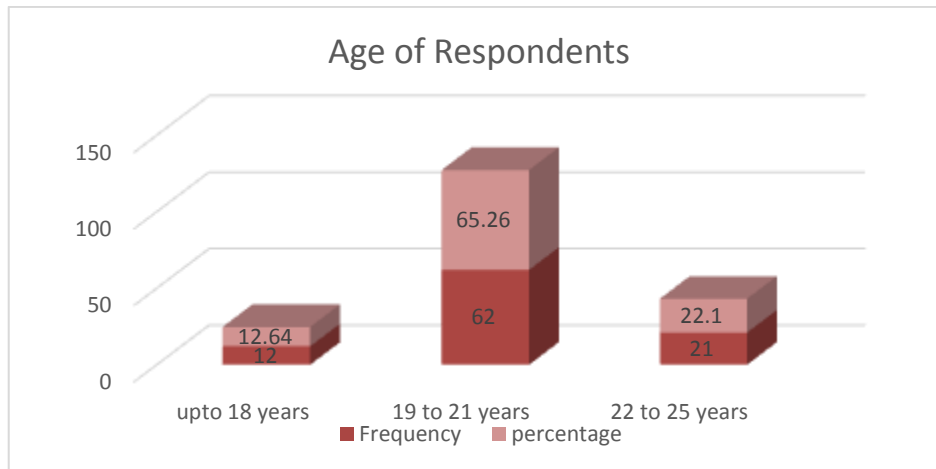
6. Data Analysis and Interpretation

Table No 1 Age Group of Respondents

Age Group of Respondents	Frequency	Percentage
Upto 18 years	12	12.64
19 to 21 years	62	65.26
22 to 25 years	21	22.10
Total	95	100

Source: Primary data

Graph No -1



Interpretation

From the above graph, majority respondents are belonging to 19 to 21 years followed by 21

respondents are from age group of 22 to 25 years and only 12 respondents are from age group upto 18 years

Table No-2

Respondents Perception about E-Commerce platforms in India

Perceptions	Frequency	Percentage
Websites are designed properly	08	8.42
Easy navigation	07	7.36
Continuous offers	17	17.89
Easy payment navigation	10	10.52
Selling quality products	15	15.78
Availability of diversified products	19	20
Care of personal privacy and security	19	20

Source: Primary Data

Interpretation

From the above table it is observed majority of them opined that availability of **diversified products** and **care of personal privacy and security** are the

factors that they get attracted towards e-commerce platforms to buy goods and services. Out of 95 respondents, 18% respondents have positive approach towards e commerce platform due to **continuous**

offers whereas 16% respondents opined that every e-commerce platform are selling quality products.

Table No-3



Source : <https://www.ibef.org/industry/ecommerce>

Table No-4: Popular E-commerce platforms and their current status in Indian Market

E-commerce platforms	Market Share	Revenue generation
Flipkart.com	48	511 billion
Amazon.com	52	538 billion
Snapdeal	52	187 billion
Myntra	40	510 billion
Meesho	52	400 billion
Ebay	40	9.940 billion
Shopclue		273 billion

Source : <https://retail.economictimes.indiatimes.com/news/e-commerce/e-tailing/2023-a-peek-into-indias-evolving-e-commerce-market/96684905#:~:text=While%20US%20e%2Dcommerce%20giant,festive%20season%2C%20the%20report%20highlighted.>

Table N0-5: Factors Influenced for online purchases

Factors	Frequency	Percentage
Product quality	64	67.36
Affordable price	60	63.15
Convenience and saves time	58	61.05
Variety products	42	44.21
Easy navigation	40	42.10
Refund policy	35	36.84
Promotional offers	47	49.47

Source: Primary data

Interpretation

Respondents were asked about the variables that influenced them to shop online during the research study. During the survey, 67.36% stated that 'Product Quality' were the factors that motivated them to purchase online whereas 'Affordable price' were cited by 63.15 percent of respondents as motivators for online buying. 'Convenience and saves time' was cited by 61.05% followed by 49.47% responded stated that promotional offers as an important factor in their decision to order online. It is observed that 42 and 40 respondents said that Availability of variety products and Easy navigation are

the factors motivated them to buy products online. A very few respondents i.e are 35 only said that Refund policy is friendly user which motivated them to buy products through online

7. Result of Hypothesis testing

Chi-square test

1. H_0 – There is no significance difference between the age groups and perceptions of college students in using e-commerce platforms.
2. H_1 – There is significance difference between the age groups and perceptions of college students in using e-commerce platforms.

Calculated chi square value = 0.6101

Degrees of freedom = 1

p value = 0.434739

Decision: *p value* > 0.05, hence we accept H₀, and conclude that there is no significance difference between the age groups and perceptions of college students in using e-commerce platforms.

8. Limitations of the study

The paper is based on descriptive qualitative data which may differ from age groups and also gender wise. The data collected only from female students and avoided data of male students. The data is very limited as it collected from only 95 respondents and restricted to thane city only.

9. Scope for future study

The researcher can conduct the same type of study at different colleges located in different states as well as comparatively study between the respondents located at rural and urban areas where perceptions and problems may not be same like colleges in Thane city. The different parameters can be used by the researcher such as challenges, opportunities and strategies used by e-commerce platforms to retain customers for longer period of time.

10. Finding of the study

1. Majority of respondents are belonging to age groups of 19 to 21 years.
2. Equal 20% of respondents opined that availability of diversified products and care of personal security on e-commerce influenced them to buy from different platforms.
3. 18% respondents viewed that continuous offers on e-commerce platform is most attraction towards e-commerce platforms
4. It is also observed that Indian e-commerce market share is increasing every year i.e US\$46.2% billion in 2020 Financial year to US\$350 billion in 2030 FY.
5. Among all e-commerce platforms, Amazon.com US\$538 billion high in revenue generation followed by flipkart.com US\$511 billion and myntra US\$510 billion in Indian market
6. Majority respondents 67.36% are stated that products quality on e-commerce platforms influenced for online purchases followed by 63.15% said that affordable price is most important factor encourage them for online purchase.

7. 61.05% respondents said that e-commerce platforms save their time, energy and money.

Conclusion

The traditional mode of purchases transforms in to online purchases by the consumers. The availability of advanced technology and use of internet subscribers are increasing day by day is one of the most important reasons to change the purchasing behavior of consumers. Various attractive offers such as discount, variety products, convenient time, affordable price, personal care and security, easy navigation, easy payment methods are some of the important factors responsible to increase the popularity of e-commerce platforms and change perceptions in India. E-commerce businessmen also provides in-depth knowledge to the consumers which enable the consumers to use website very efficiently. Continuous feedback, after sale service, follow up after sale of products, changes in websites design to make more familiar to consumers, positive approach towards negative feedback and enhance the standard are some of the strategies need to adopt by the e-commerce businessmen.

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भूमिका-

‘बॉलीवुड’ ‘हिंदी सिनेमा’ जिसे बॉलीवुड के नाम से जाना जाता है। यह नाम अंग्रेजी सिनेमा ‘हॉलीवुड’ के नाम के तर्क पर रखा गया है। बॉलीवुड के नाम को मुंबई शहर के नाम पर भी ‘बंबई बॉलीवुड’ एसे जाना जाता है। मुंबई में सबसे ज्यादा फिल्म बनाने का उद्योग चलता है। दुनिया में एसा एक भी इंसान नहीं होगा जिसने फिल्म नहीं देखी। आज के युग में फिल्म के साथ साथ सिरीयल, वेब सिरीज, अल्बम, देखने के साथ खुद तकनीक का इस्तमाल करते हैं। इससे लोगो को आमदनी भी मिलती है। आज के जमाने में इंटरनेट ने दुनिया को करीब लाके छोडा है। पुरा विश्व इंसान के मुठ्ठी में कैद पडा है। तकनीती साम्राज्य इस प्रकार फेला हैं जैसे कोई जाल ! इस जाल में हर इंसान बंदा जा रहा है ऐसे युग में हम अगर भाषा के बारे में सोचे तो विश्व में हिंदी भाषी करीब 70 करोड लोग हैं। हिंदी भाषा दुनिया की तिसरी सर्वाधिक बोली जानेवाली भाषा है।

सिनेमा एक दृकश्राव्य माध्यम है। समाज में किसी भी व्यक्ति का मस्तिष्क आखो से देखी हुई और कानोसे सुनी हुई अनुभूती को घटना को अपने दिमाग में दीर्घकाल के लिए संघटित करके रखता हैं। सिनेमा की दुनिया में भाषा को अनन्यसाधारण महत्व है। फिल्म निर्माण का कार्य दुनिया भर में आर्थिक, सामाजिक और राजनीतिक संदर्भ की एक विशाल श्रेणी में सभी जगह घटित होती है। एक फिल्म बनाने के लिए करीब 100 से जादा लोगो का सहयोग होता है। फिल्म निर्माण एक प्रारंभिक स्टोरी (कथा), पटकथा, लेखन, शूटिंग, संपादन, निर्देशन, एवम दर्शको तक उसके वितरण के माध्यम से फिल्म निर्माण की एक प्रक्रिया होती है। फिल्म को पूरा होने में कुछ महीनो से लेकर कुछ वर्ष भी लग जाते हैं।

पूरी दुनिया में सिनेमा बनाने का करोबार है पर इस कारोबार में भारत देश अब्बल नंबर पर है। उसमें भी हिंदी भाषा में सबसे ज्यादा फिल्में बनती है। भारतीय सिनेमा उद्योग भाषाद्वारा खंडित है। हिंदी भाषा फिल्म सबसे बडा 43% बॉक्स ऑफिस राजस्व का योगदान करत है। भारत से बाहर निवास कर रहे प्रवासी भारतीय जिनकी संख्या आज लाखों में है। उनके लिये भारतीय फिल्म डी.व्ही.डी. या व्यवसायिक रूप से संभव जगह में स्क्रीनिंग के माध्यम से

प्रदर्शित होती है। इस विदेशी बाजार का भारतीय फिल्म की आय में 12% तक महत्वपूर्ण योगदान हो सकता है।

हिंदी फिल्म में समस्या यह कि हिंदी सिनेमा में अन्य भाषाओं का इस्तेमाल हद से ज्यादा हो रहा है। हमें फिल्म के जरीये देखना है कि किस प्रकार हिंदी सिनेमा को अंग्रेजी, उर्दू, पंजाबी, भोजपुरी और अन्य भाषाओं के नाम दिये जाते हैं और हिंदी भाषा पर अन्य भाषा आपना प्रभुत्व जमा रही है।

मुख्यअंश -

आज के शिक्षित युवक का पहिला सपना होता है रोजगार प्राप्त करना। उसके लिये वह जी तोड परिश्रम करत है। जो छात्र हिंदी भाषा में स्नातक और स्नातकेत्तर शिक्षा प्राप्त करता है उन्हे हमारे देश की ‘राजभाषा हिंदी’ के कारण नये रोजगारो के किवाड खुल जाते हैं। युवा लोगोको फिल्मी दुनिया रातोंरात सितारा बना सकती है केवल इसके दरवाजे पर पैर रखते समय कौशलो के साथ साथ आगे बढना है। भाषा पर प्रभुत्व के साथ मेहनत, लगन और परिश्रम युवको को कामयाबी के आसमा पर पहुचाता है। सिनेमा का इतिहास जानना भी जरुरी है।

हिंदी सिनेमा का इतिहास-

भारतीय सिनेमा की शुरुवात सन 1913 में 'राजा हरिश्चंद्र' इस फिल्म से हुई। इसके निर्माता दादासाहेब फालकेजी जीन्होंने हिंदी फिल्म जगत में क्रांती निर्माण की। यह लोकप्रिय फिल्म मूक अभिनय की थी। उसके बाद सन 1930 के आसपास विश्व सिनेमा जगत में फिल्मों के साथ ध्वनी को जोड़ने की तकनीक विकसित हुई। पहली सवाक फिल्म 'आलमआरा' सन 1931 में बनी। दादासाहेब फालकेजी ने पहिली फिल्म बनाकर भारतीय सिनेमा के लिए बहुत बड़ा योगदान दिया। आरवेशीर इराणी को सन 1956 को फिल्म का जनक नाम से नावाजा।

हिंदी फिल्म का हिंदी भाषा में योगदान-

सिनेमा भाषा की प्रचार- प्रसार का एक बहुत अच्छा माध्यम है। साहित्य में जो बात कई पन्ने लिखकर कही जाती है उसी बात को सिनेमा कुछ दृश्य के माध्यम से आसानी से कहता है। हिंदी फिल्म ने हिंदी भाषा के प्रचार प्रसार के साथ हिंदी भाषा की अन्य चुनौतियों, संघर्ष को भी विश्व के सामने प्रस्तुत किया है। हिंदी साहित्य, भाषा और हिंदी की अन्य उपबोलियों भाषाओं पर हिंदी सिनेमा का गहरा प्रभाव पड़ा है। आज के हिंदी सिनेमा में तमाम तरह की रूडियों को तोड़ा है। जिसने समय को पहचाना और नया दर्शक तयार किया। सिनेमाने विषय, भाषा, पात्र, प्रस्तुती सभी स्तर पर अपने को बदला है। यह बदलाव ही हिंदी सिनेमा को अन्य भाषाओं के नाम रखने में मजबूर करता है।

हिंदी सिनेमा जैसे अन्य भाषा के नाम दिये -**1) बॉलीवुड की उर्दू नाम वाली फिल्में -**

आगाज, फिजा, आशिक, फर्ज, राज, फीलहाल, अंदाज, इश्क- विशक, ऐतराज, फिदा, इतेकाम, बेवफा, फरेब, अहिस्ता- अहिस्ता, फना, कापीला, अनवर, नकाब, वफा, कंबक्त इश्क, गुजारिश, अल्लाह के बंदे, तीस मार खान, ये फासले, इश्कजादे, जिस्म, आशिकी, औरंगजेब, या रब, सुलतान, वजीर, बेगम जान, बेजुबान इश्क ये बॉलीवुड की फिल्में जिनके नाम उर्दू हैं।

2) बॉलीवुड की अंग्रेजी नाम वाली फिल्में -

थैंक्स गॉड, पी के, विक्री डोनर, इंग्लिश विंग्लिश, एजेंट विनोद, मॅक्लिमम, हेट स्टोरी, इट्स माय लाईफ, प्लेजर्स, घोस्ट, लव यू टू डेथ, व्हॅलेंटाईन, मॅरीड, नाईट, मेरीड, टू अमेरिका, डायरी ऑफ बटरफ्लाय, लंडन, पॅरिस, न्यूयॉर्क, विल यू मॅरी मी, 7वेलकम, ब्लड मनी, श्री इडियट्स, पिपली

लाईव्ह, रोड, गो गो गोवा आदी ये बॉलीवुड की अंग्रेजी नाम वाली फिल्म हैं।

3) बॉलीवुड की पंजाबी नाम वाली फिल्में-

भाग मिल्खा भाग, उडता पंजाब, की करिये, वीर-झारा, कबीर सिंग आदी. वर्तमान समय में कोई फिल्म कारणे बेहतरीन फिल्म दि हे किंतु अन्य भाषाओं के नाम हिंदी सिनेमा को दिये है।

निष्कर्ष-

- 1) हिंदी सिनेमा बनाते वक्त फिल्म के निर्माता निर्देशक को हिंदी फिल्म के नाम हिंदी भाषा में ही रखना जरूरी है।
- 2) हिंदी साहित्यकारों को अपनी कथा पटकथा की भाषा पर विशेष ध्यान देना चाहिए।
- 3) फिल्म के एक्टर और एक्ट्रेस को भी भाषा पर प्रभुत्व रखना जरूरी है।

हिंदी फिल्म के बारे में अगर हम आलोचनात्मक दृष्टी से सोचे तो यह फिल्मी दुनिया गहरे समंदर के बराबर है। जितना हम उसे अध्ययन अध्यापन के रूप में प्रस्तुत करेंगे उतनाही हमारा ज्ञान विस्तृत होता जायेगा।

संदर्भ -

- 1) हिंदी सिनेमा में हिंदी भाषा का बदलता स्वरूप। डॉ. शैलेश पांडे
- 2) हिंदी सिनेमा का बदलता स्वरूप। प्रियांशी गुप्ता
- 3) हिंदी साहित्य और सिनेमा drishtias.com
- 4) हिंदी के प्रचार प्रसार में सिनेमा की भूमिका ब्लॉग
- 5) <https://dilsedesi.in> बॉलीवुड की उर्दू नाम वाली फिल्म
- 6) Wikipedia <https://hi.m.wikipedia.org>



“लोकसंगीत: आध्यात्मिक आनंद का स्रोत

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“लोकसंगीत आध्यात्मिक आनंद का स्रोत” इस विषय पर चर्चा करते हुये लोकसंगीत आध्यात्मिक आनंद मानव जाती को किस प्रकार मिलता है वह किस प्रकार आत्मनिर्भर हो जाता है? लोकसंगीत आध्यात्मिक आनंद का स्रोत क्यों माना गया है। इसप्रकार के प्रश्न उपस्थित होते हैं। लोकसंगीत ऐसा स्रोत है की मानव के लिए आनंद प्राप्त करता है। लोकसंगीत में इतनी शक्ति है की मानव दुःखी हो या थका हुआ हो, या खुशी क्यों ना हो, आनंद प्राप्त होता है। इसलिए लोकसंगीत आध्यात्मिक आनंद का स्रोत माना गया है। लोकसंगीत के जैसी शायद इस दुनिया में कोई कला नहीं है की जो आनंद प्राप्त कर सके। लोकसंगीत संबंधी लिखते हुए लोकसंगीत क्या है और आध्यात्मिक किसे कहते हैं यह जानना जरूरी होगा। लोकसंगीत लोगो का पसंदी का गीत। पसंदी की धुन जिसे गाने बजाने में कोई शास्त्र, कोई वाद्य, कोई कलाकार की जरूरत नहीं रहती है। यह समाज के हर मनुष्य के हठो पे विराजीत होता है। जिसे गाने बजाने की कोई समय की पाबंदी नहीं रहती वह लोकसंगीत है। मनुष्य अपनी दिनभर की थकान मिटाने के लिए रात हो या दिन लोकसंगीत या तो सुनता है, या तो गुनगुनाता है, या तो भगवान के गीत गाकर या सुनकर लोकसंगीत का आनंद लेता रहता है इसी को लोकसंगीत कहते हैं। इसीसे हमें आनंद प्राप्त होता है।

लोकसंगीत एक ऐसी कला है जो आनंद प्राप्त करती है। प्राचीन काल से ही लोकसंगीत धर्म के साथ जुड़ा हुआ होने के कारण भारतीय समाज ने आध्यात्मिकता को महत्व दिया है। आत्मिक आनंद प्राप्त करना ही आध्यात्मिक कहलाता है। जो संगीत सुनने से या गुनगुनाने से आत्मा को शांती मिलती है तथा आनंद मिलता है वही आध्यात्मिकता निर्माण होती है। इसलिए अनेक उदाहरणों से स्पष्ट होता है की लोकसंगीत आध्यात्मिक आनंद का स्रोत है।

भारतीय संगीत का इतिहास अतीप्राचीन माना जाता है। प्राचीन काल से ही संगीत मानव ही नहीं पशु, पक्षी, पौधे पर भी इसका असर होता है। ऐसा मत ग्रंथों में पाया जाता है। और संगीतज्ञों का भी यही कहना है। लोकसंगीत आनंद पशु, पक्षी, तो लेते हैं परंतु मानव ऐसा प्राणी है जो संगीत के माध्यम से आध्यात्मिक रूप से आनंद प्राप्त करता है। प्राचीन काल में यज्ञ परंपरा थी, ऋषीमुनी जो यज्ञ किया करते थे उनका वही उद्देश था की हमारी आत्मा परमात्मा से मिले और हमें शांती प्राप्त हो जाये। जो ऋषीमुनी द्वारा यज्ञ किया जाता था वही संगीत आध्यात्मिक आनंद का स्रोत है। वैदिक काल में संगीत गाया, बजाया जाता था जिसे शास्त्रीय संगीत कहते हैं वही संगीत आध्यात्मिक आनंद का स्रोत है। सामवेद का संगीत केवल गायन तक ही सीमित नहीं था बल्कि मानव जाती के

भावनाओं को आत्मविभोर करनेवाला था। प्रयत्न लोकसंगीत की शुरुवात ओंकार के नाम से हुआ करती थी।

आध्यात्म और संगीत का संबंध भारतीय संगीत परंपरा प्राचीन काल से स्थापित रहा है। लोकसंगीत केवल मानव जाती के लिए ही उपयोगी नहीं था और भी कहीं राजा-महाराजाओं के लिए, उनकी आत्मा के शांती के लिए, उनके मनोरंजन के लिए, भगवान को प्रसन्न करने के लिए उपयोगी लाया जाता था। देवालयों में पूजापाठ के अंतर्गत संगीत गाया जाता था। मध्यकालीन से लेके आधुनिक तक अनेक संत हुये जिन्होंने संगीत के माध्यम से आध्यात्मिक आनंद को खोजने का प्रयास किया जैसे संत कबीर, संत मीरा, संत सुरदास ऐसे अनेक संतों ने भक्ती-साधना की माध्यम से आध्यात्म का मार्ग खोजने का प्रयास किया और हमेशा संगीत में अपने आप को ढकेल दिया उनका मुख्य उद्देश यही था की परमात्मा से आनंद प्राप्त हो और मन को शांती मिले। हमें भी आध्यात्मिक आनंद मिले और दुसरो को भी आनंद प्राप्त हो। ऐसे अनेक स्रोत हैं जो लोकसंगीत की माध्यम से आध्यात्मिक आनंद प्राप्त होता है।

भारतीय संगीत के इतिहास पर एक नजर डालते हुये निश्कर्ष यह निकलता है की आध्यात्मिक आनंद प्राप्त करने के लिए लोकसंगीत ही एक स्रोत है, जननी है जो आनंद देता है। प्राचीन काल से आधुनिक काल तक यह स्पष्ट

होता है की आध्यात्मिक आनंद प्राप्त करने के लिए संगीत
संदर्भ ग्रंथ सुची :-

- 1) संगीत निबंधमाला – पं. जगदीश नारायण पाठक
- 2) भारतीय संगीत इतिहास और समाज के विकास में
उसका योगदान – डॉ. वंदना अग्रवाल

सबसे बड़ा माध्यम है।

- 3) संगीत निबंध संग्रह – पारे. हरीशचंद्र श्रीवास्तव
- 4) संगीत मैनुअल – डॉ. मृत्युंजय शर्मा
- 5) संगीत विशारद – वसंत



संस्कृत नाटकातील प्रतिनायकः एक महत्वपूर्ण भूमिका

सौ. लीना पांडे¹, डॉ. शुचिता दलाल²

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²प्रोफेसर व विभाग प्रमुख, स्नातकोत्तर संस्कृत विभाग, राश्ट्रसंत तुकडोजी महाराज नागपूर विद्यापीठ, नागपूर

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सारांश -

संस्कृत रूपकांमध्ये नायकाच्या उत्कर्ष चित्रणाच्या दृष्टीने प्रतिनायकाची भूमिका महत्वपूर्ण असतेनाटकातील नायकाची . विरोधी भूमिकेला - नाटकातील या आदर्श नायक .भूमिका ही आदर्श भूमिका असते'प्रतिनायक' असे म्हणतातया . प्रतिनायकाच्या आधारावरच नायक नायकत्वाचे स्थान प्राप्त करू शकतोआणि म्हणून संस्कृत रूपकांमध्ये प्रतिनायकाची भूमिका एक मह .त्वपूर्ण भूमिका असते .

हेतू - उद्देश/

संस्कृत रूपकातील प्रतिनायकाच्या भूमिकेचे महत्व पटवून सांगणे .

संशोधन पद्धती -

प्रस्तुत शोधनिबंधासाठी विवेचनात्मक शोध पद्धतीचा अवलंब केला आहे .

प्रस्तावना -

'काव्येशु नाटकं रम्यम्' ही लोकोक्ती प्रसिद्ध आहे . दशरूपककाराच्या मते, रूपक दहा आहेत.¹ त्यातील नाटक हे एक रूपकनाटकातील नायक हा मधुर ., त्यागी, दक्ष आदि गुणांनी युक्त असायला हवा.² त्याची भूमिका ही एक आदर्श भूमिका असते आणि म्हणून तर म्हटल्याजाते . 'रामदिवत् वर्तितव्यं न रावणादिवत्' नाटकातील आदर्श नायकविरोधी . विरोधी - नायक .भूमिकेला प्रतिनायक असे म्हणतात भूमिका अर्थात नायकाचा आदर्श व विश्वास विरोधी भूमिकेचाप्रतिनिधी प्रतिनायक असतो .

संस्कृत रूपकांमध्ये नायकाच्या उत्कर्ष चित्रणाच्या दृष्टीने प्रतिनायकाची भूमिका ही महत्वपूर्ण असते.³ प्रतिनायकामध्ये नायकाच्या बरोबरीचे गुण असतात, मात्र काही अवगुणांमुळेच प्रतिनायक नायकापेक्षा न्यून दर्ज्याचा ठरतो .

नाट्यशास्त्रीय ग्रन्थाच्या आधारे प्रतिनायकाच्या शास्त्रीय स्वरूपाचे विवेचन आणि रूपकामधील प्रतिनायकाचे स्वरूप मी इथे सादर करणार आहेयाकरिता . शास्त्रनाट्य, दशरूपक, अभिनवभारती टिकाग्रन्थ, काव्यानुशासन, नाट्यदर्पण, साहित्यदर्पण, अभिनयदर्पण, काव्यमीमांसा इत्यादि ग्रन्थांचा मी आधार घेणार आहे व या

अभ्यासावरून संस्कृत नाटकातील प्रतिनायकाच्या भूमिकेचे महत्व मी इथे सादर करणार आहे .

भरतमुनिकृत 'नाट्यशास्त्र' हा उपलब्ध प्रथम नाट्यशास्त्रीय ग्रन्थ होयकालांतराने अनेक . नाट्यशास्त्रकारांनी प्रतिनायकाचे लक्षण सांगून त्याचे स्वरूप अधिक स्पष्टपणे मांडलेले आहे .

नाट्यशास्त्रकारांची चर्चा करण्यापूर्वी प्रतिनायकांच्या स्वरूपांचा, लक्षणांचा विचार करणे, विषयास पोषक असल्याने तत्सन्दर्भातील लक्षणांवर नजर टाकणे योग्य ठरेल .

1) भरतमुनिचे नाट्यशास्त्र आणि प्रतिनायक

आचार्य भरताने नाट्यशास्त्रामध्ये कुठेही स्पष्टपणे प्रतिनायकाचे लक्षण सांगितलेले नाही नाट्यशास्त्राच्या .34 व्या तसेच 35 व्या अध्यायामध्ये भरताने जिथे नायक - नायिका तसेच अन्य सहाय्यक भूमिकांचे जसे विदूषक, विट इचे लक्षण केलेले आहे ., तिथे प्रतिनायकाचा उल्लेख सुद्धा केलेला नाहीमात्र या आधारावर ही धारणा बनवून घेणे . संगत होणार नाही की - न्याय, त्यांना प्रतिनायकासारख्या भूमिका मान्य नाही .

नाट्यशास्त्रातील प्रथम अध्यायातील श्लोक क्रमांक 108 मध्ये भरताने धर्म, अर्थ, आणि काम यांच्या व्यतिरिक्त हास्य, युद्ध तसेच वध यांचा सुद्धा उल्लेख केलेला आहे .

क्वचिद् धर्मः क्वचित्क्रीडा क्वचिदर्थः क्वचिच्छमः।

क्वचिद्भास्यं क्वचिद्युद्धं क्वचित्कामः क्वचिद्वधः॥

(नाट्यशास्त्र 1/108)

द्वंद्व, संघर्ष तसेच प्रतिस्पर्धा यांच्या माध्यमाने नायकाचा विरोध करणा-या भूमिकेला भरताने स्वीकारले आहे .

ईहामृग, समवकार, डिम, व्यायोग इत्यादि रूपकांचे लक्षण करतांना भरतमुनिने स्पष्टपणे यामध्ये युद्ध नियुद्धाशी - तसेच देव .सम्बन्धित कथावस्तूचा उल्लेख केलेला आहे, दानव, राक्षस इत्यादी पात्रांचाही उल्लेख केलेला आहे.⁴

उपरोक्त सन्दर्भावरून असा निष्कर्ष काढला जाऊ शकतो की, जिथे युद्ध, नियुद्ध, अपहरण तसेच संघर्षाचे विधान केलेले असेल तिथे प्रतिनायकाची सत्ता असते . कुठल्याही रूपामध्ये का होईना मात्र भरतमुनींनी .प्रतिनायकाच्या भूमिकेचा स्वीकार केलेला आहे

2) दशरूपककार आणि प्रतिनायक

दशरूपककार धनञ्जाने नायक विरोधी भूमिकेचे - विरोधी - त्यांनी नायक .प्रत्यक्षरूपाने लक्षण सांगितले आहे लाभूमिके'रिपु' असे म्हटले आहे लक्षण करतांना आचार्य . - म्हणतात

'लुब्धधीरोद्धतस्तब्धः पापकृद् व्यसनी रिपुः।।'

(दशरूपक -2.9)

लक्षणाचे स्पष्टीकरण देतांना आचार्य वृत्तीमध्ये म्हणतात - 'तस्य नायकस्येत्यंभूतः प्रतिपक्षनायको भवति, यथा रामयुधिष्ठिरयो रावणदुर्योधनौ।'

प्रत्यक्ष लक्षण तसेच वृत्ती यामध्ये दशरूपककाराने स्पष्टपणे 'प्रतिनायक' या नावाचा उल्लेख केलेला नाहीमात्र . या लक्षणाच्या उल्लेख प्रसंगी तसेच ईहामृग⁵ या रूपक भेदाचे लक्षण सांगतांना ते प्रतिनायक या शब्दाचा उल्लेख करतातयावरून असे मान्य करू शकतो की ., दशरूपककार असे प्रथम नाट्यशास्त्रकार आहेत की, ज्यांनी प्रथम नायकविरोधी भूमिकेचे लक्षण सांगितलेले आहे .

प्रतिनायकाचे लक्षण सांगतांना आचार्य धनंजय लुब्ध, स्तब्ध, पापकृद्, व्यसनी, रिपु या विशेषणांबरोबरच धीरोद्धतः या विशेषणाचा सुद्धा वापर करतात हे .विशेषण वापरण्यामागे त्यांचा काय हेतू असावा आधी समजून घेणे उचित होणार धीरोद्धत नायकाचे लक्षण सांगतांना आचार्य . धनंजय म्हणतात -

दर्पमात्सर्यभूयिष्ठो मायाच्छद्मपरायणः।।5।।

धीरोद्धतस्त्वहङ्कारी चलश्चण्डो विकल्थनः।।

(दशरूपक -2/5,6)

प्रतिनायकाच्या लक्षणांची चर्चा करतेवेळीच आपण समजून घेतले आहे की प्रतिनायक लोभी, उद्धट, पापी, व्यसनी या विशेषणांबरोबर 'धीरोद्धत' विशेषणांनी सुद्धा युक्त असतोधीरोद्धत नायकाच्या गुणांनी युक्त होऊन . उपरोक्त कथानावरून असे .प्रतिनायक अधिक उद्धट होतो

म्हणणेइष्ट ठरते की, रूपकामध्ये प्रतिनायकाची भूमिका धीरोद्धत नायकापेक्षा अधिक उद्धट असते .

3) अभिनवगुप्त - आणि प्रतिनायक (अभिनवभारती)

अभिनवभारतीचे रचनाकार अभिनवगुप्त यांनी स्वतः नाट्यशास्त्रावरील ग्रन्थ लिहिलेला नाही मात्र .

सौ. लीना पांडे, डॉ. शुचिता दलाल

भरतमुनिंच्या नाट्यशास्त्र ग्रन्थावरील टीकाकार असल्यामुळे त्यांच्याही विचारांना तेवढेच महत्त्व प्राप्त होते .

अभिनवभारतीमध्ये अभिनवगुप्तांनी म्हटले आहे की,

'धीरोदात्त्वधीरललितधीरप्रशान्तानांपूर्णोपायप्रवत्तत्वेन

नायकानाम् अतादृगुपायाश्रयेण प्रतिनायकांना च चरितं

सफलत्वाफलत्वेन साक्षात्क्रियमाणम्। वीराद्भुक्ताभ्यां

वारशृङ्गारहास्यैः, वीररौद्रभयानककरूपैः

वीरबीभत्सशान्तेश्च

प्रतिनायकगतरसान्तरसान्तरतया

सातिशयचमत्कारगोचरीभतैः हृदयानुप्रवेशं विदधद्

धर्मादिचतुश्कोपायो -

पादेयधियमधर्मादिभ्यश्चनिवृत्ति निर्विशङ्क विधत्त

इत्यस्माकम् अधिगतश्रुतितत्वानामपि प्रत्यक्षसिद्धमेवैतत्।।'

(भरत 1.4 वर अभिनवभारती (

उपर्युक्त अभिनवगुप्तांच्या कथनावरून प्रतिनायका विषयीचे पुढील निष्कर्ष काढले जाऊ शकतात .

1) धीरोदात्त, धीरललित, धीप्रशान्त नायकापेक्षा भिन्न चरित्र, प्रतिनायकाचे असायला हवे .

2) धीरोद्धत नायकाच्या चरित्र्याला मिळतेजुळते चरित्र प्रतिनायकाचे असावे .

3) रूपकामध्ये नायक यशस्वी तर प्रतिनायक अयशस्वी असावा .

4) नायकाला आवश्यक असणा-या रसांच्या विरुद्ध रसांनी युक्त प्रतिनायकाचे अस्तित्व असावे .

वरिल सन्दर्भावरून असे तात्पर्य निघते की, प्रतिनायक

धीरोद्धत नायकाच्या गुणांनी युक्त असावा, तसेच नायकाला उपयुक्त रसांच्या विरोधी रसांनी तो युक्त असावा या .

निष्कर्षावरून असे स्पष्ट होते की, आचार्य अभिनवगुप्त स्पष्टपणे प्रतिनायक तसेच त्यांचे सहाय्यक उपप्रतिनायक यांच्या अस्तित्वाचा स्वीकार करतात .

4) काव्यानुशासनकार आणि प्रतिनायक

काव्यानुशासनचे रचनाकार आचार्य हेमचन्द्र असून ते प्रसिद्ध नाट्यशास्त्री रामचन्द्र गुणचन्द्र यांचे गुरू आहेत . आचार्य हेमचन्द्रांनी सुद्धा प्रतिनायकाच्या भूमिकेचे लक्षण यावरून आचार्य हेमचन्द्रांची गणना अश्या .केलेले आहे आचार्यांमध्ये केल्या जाऊ शकते की ज्यांनी स्पष्टपणे प्रतिनायक या भूमिकेचा स्वीकार केलेला आहेआणि लक्षण . आचार्य हेमचन्द्र लक्षण सांगतांना .सांगितले आहेत .लिहितात

व्यसनी पापकृल्लुब्धः स्तब्धो धीरोद्धतः प्रतिनायका।'

(काव्यानुशासन अध्याय -1)

आचार्यांच्या मते, प्रतिनायक व्यसनी, पापी, लोभी , उद्धट असायला हवा तसेच प्रतिनायकामध्ये धीरोद्धत नायकाचे गुण सुद्धा विद्यमान असायला हवे .

दशरूपककारांनी सांगितलेले प्रतिनायकाचे लक्षण बघितले असता, (-लुब्धः धीरोद्धतस्तब्धः पापकृद् व्यसनी

रिपुः। आचार्य हेमचन्द्रानी सांगितलेले तर असे आढळले की (प्रतिनायकाचे लक्षण याला मिळतेजुळते आहेथोडे अधिक . लक्षपूर्वक बघितले तर लक्षात येईल की, आचार्य हेमचन्द्रानी नायक विरोधी भूमिकेला 'रिपु' असे न म्हणता 'प्रतिनायक' असे म्हटले आहे कदाचित त्यांना परवर्ती आचार्यांना 'रिपु' ऐवजी 'प्रतिनायक' शब्दाचा चा प्रयोग करायला प्रोत्साहित करायचे असेल, अस्तु .

आचार्य हेमचन्द्रानी लक्षणामध्ये 'धीरोद्धत' या पदाचा प्रयोग केलेला असल्यामुळे धीरोद्धत नायकाच्या सन्दर्भामध्ये आचार्यांचे काय मत आहे हे बघणे योग्य ठरेल .

'शूरो मत्सरी मायी विकत्थनश्छद्मवान रौद्रोऽवलिप्तः धीरोद्धतः। मत्सरी असहयः। मन्त्रदिवलेनविद्यमान वस्तुप्रकाशके। मायी। छद्म वंचनामात्रम् । रौद्रो चण्डः । अवलिप्तः शौर्यादिमदः। यथा जामदग्न्यरावणादिः।।

(काव्यानुशासन अध्याय -7 आणि वृत्तिभाग(

उपरोक्त लक्षण वाचल्यावर, दशरूपकाराच्या धीरोद्धत नायकाच्या लक्षणाकडे एक नजर टाकली तर - दर्पमात्सर्यभूमिशो मायाच्छद्मपरायणः।।5।।

धीरोद्धतरस्वहङ्कारी चलश्चण्डो विकत्थनः।

लक्षात येईल की दशरूपकाराचा प्रभाव आचार्य हेमचन्द्रावर पडलेला आहेइतकेच नाही तर लक्षणवृत्ती . नी दशरूपकाराची चांगलीच मदत घेतलेली मध्ये सुद्धा त्यां आहे, हे ही लक्षात येतेमात्र तरीसुद्धा त्यांनी नायकविरोधी . भूमिकेला 'रिपु' असे न म्हणता 'प्रतिनायक'; असे म्हटले आहे . कदाचित त्यांनी हे सिद्ध करण्याचा प्रयत्न केला असावा की, संस्कृत नाटकामध्ये 'रिपुभाव' च्या व्यापकतेला समाविष्ट करणे योग्य होणार नाही, कारण ते भारतीय संस्कृतीच्या विरुद्ध होणार .

नायकविरोधी भूमिकेला काव्यानुशासनकार प्रतिनायक म्हणूनच बघतात, धीरोद्धत असल्यामुळे प्रतिनायक हा लोभी, उद्धट, पापी, व्यसनी तसेच असहिष्णु, मायावी, कपटी, क्रोधाधिक्य असणारा, आत्मक्षात्री इ . अहङ्कारांनी तो युक्त असेल असे आचार्य हेमचन्द्रानाअभीष्ट आहे . 'रिपुभाव' यामागील हिंसा, हत्येचा जो भाव निहित आहे तो आचार्य हेमचन्द्राना मान्य नाही .

हा भाव दशरूपकारांना सुद्धा अभीष्ट नसेल . कदाचित त्यांनी 'रिपु' या शब्दाची अशी व्याख्या करण्याची कधी आशा केली नसेल त्यांनी स्वाभाविक रूपाने 'रिपु' चे ग्रहण केले असेलमात्र या पदाला न घेणा .-या आचार्यांनी कदाचित तसा विचार केला असावा, आणि म्हणूनच त्यांनी 'रिपु' ऐवजी 'प्रतिनायक' या शब्दाचा स्विकार केला असणार असे म्हटल्या जाऊ शकते, अस्तु .

उपरोक्त विवेचनावरून असे स्पष्ट होते की, आचार्य हेमचन्द्रानी सारासार विचार करून 'रिपु' ऐवजी 'प्रतिनायक' शब्दाचा प्रयोग केला असावा, आणि त्यांना हेच अभीष्ट असणार की, लक्ष्य रूपकामध्ये दशरूपकारांच्या 'रिपु' च्या आधारावर प्रतिनायक भूमिकेमध्ये हिंसा, हत्या, यासारख्या भावनेला कुठेही सन्धि मिळायला नको, आणि साहित्याला मान्य असणा-या आदर्शांना कुठलिही क्षति पोहचायला नको .

5) नाट्यदर्पणकार आणि प्रतिनायक -

नाट्यदर्पण या ग्रन्थाचे रचनाकार रामचन्द्र - गुणचन्द्र असून, आचार्य हेमचन्द्र यांचे शिष्य होते .

शिष्य असूनही त्यांचा नाट्य शास्त्रीय दृष्टीकोण आचार्य हेमचन्द्रापेक्षा भिन्न होता .दशरूपकारांचे परवर्ती असूनही नाट्य शास्त्रकारांमध्ये नाट्यदर्पणकार रामचन्द्र गुणचन्द्र यांचे महत्व कमी होत नाहीत्यांनी योग्य त्या . जागी दशरूपकारांच्या नाट्यशास्त्रीय विचारांचे खण्डन च्या भूमिकेबद्दल त्यांचे विचार प्रतिनायका .सुद्धा केलेले आहे अगदी स्पष्ट आहे .

प्रतिनायकाचे लक्षण सांगतांना नाट्यदर्पणकार म्हणतात .

'लोभी धीरोद्धतः पापी व्यसनी प्रतिनायकः।

(नाट्यदर्पण 4/13)

मुख्यनायकस्य 'प्रतिपन्थी नायकः प्रतिनायकः।

यथा रामयुधिश्ठरयो रावणदुर्योधनवदिति।। -13।।

अर्थात -मुख्यनायकाच्या प्रतिपन्थी नायक प्रतिनायक असतो, तसेच तो लोभी, पापी, व्यसनी आणि धीरोद्धत गुणांनी युक्त असतो .

वरील लक्षणाला लक्षपूर्वक बघितले असता असे कळते की, नाट्यदर्पणकारांनी दशरूपकार व आचार्य हेमचन्द्र यांना मान्य असलेल्या 'स्तब्धता' या गुणाला स्वतःच्या लक्षणामध्ये स्थान दिलेले नाही. यावरून असा निष्कर्ष काढल्या जाऊ शकतो की, रामचन्द्र आणि गुणचन्द्र यांना मान्य असणारा प्रतिनायक हा उद्धट आणि हठवादि या गुणांनी युक्त नसावा .

नाट्यदर्पणकारांच्या उपरोक्त लक्षणाकडे लक्ष दिल्यास लक्षात येते की नायकाच्या प्रतिपन्थी भूमिकेला त्यांनी प्रतिनायक म्हटले आहे . 'मुख्य नायकस्य प्रतिपन्थो नायकः' तसेच त्यांनी प्रतिनायकाचे सहाय्यक उपप्रतिनायकाचे अस्तित्व सुद्धा मान्य केलेले आहे .उदा . महाभारतातील दुःशासन, शकुनि, कर्ण प्रभृति पात्र प्रतिनायकाचे सहाय्यक आहेत आणि म्हणून ते उपप्रतिनायक होतील .

उपरोक्त सन्दर्भावरून अश्या निष्कर्षाप्रत पोहचू शकतो की नाट्यदर्पणकार रूपकामध्ये प्रतिनायकाला महत्वपूर्ण मानतातआणि त्यांच्या अस्तित्वाचा स्वीकार . करतात, तसेच ते उपप्रतिनायकाच्या अस्तित्वाचा सुद्धा स्वीकार करतात .

6) साहित्यदर्पणकार आणि प्रतिनायक -

(साहित्यदर्पण -6/246)

साहित्यदर्पण चे रचनाकार आचार्य विश्वनाथ असून ते कविराज या उपाधिने विभूषित आहेत. त्यांना 'विश्वनाथ कविराज' असे म्हणतात. आचार्य विश्वनाथ कविराजांनी प्रतिनायकाचे लक्षण करतेवेळी म्हटले आहे - 'धीरोद्धतः पापकारी व्यसनी प्रतिनायकः।'

यथा रामस्य रावणः।

(साहित्यदर्पण -3/131)

या आधी आपण दशरूपककारांनी सांगितलेले प्रतिनायकाचे लक्षण बघितले आहे, त्याच लक्षणाचा आचार्य हेमचन्द्रानी शब्दांची अदलाबदल करून स्वीकार केलेला आहे. त्यानंतर त्यांच्या शिष्यांनी अर्थात मा .

नाट्यदर्पणकारांनी दशरूपककारांच्या लक्षणेतील 'स्तब्ध' पदाला सोडून प्रतिनायकाचे लक्षण केलेले आहे . साहित्यदर्पणकाराने तर लक्षणेतील 'स्तब्ध' तसेच 'लुब्धः' या दोन्ही पदाचा स्वीकार न करताच प्रतिनायकाचे लक्षण सांगितले आहे. अर्थात साहित्यदर्पणकारांना संस्कृत रूपकातील प्रतिनायक हा फक्त पापकारी, व्यसनी आणि धीरोद्धत या विशेषणांनी युक्त असावा असे अभिप्रेत आहे .

आचार्य विश्वनाथांना प्रतिनायक हा धीरोद्धत नायकाच्या गुणांनी युक्त असावा असे इष्ट असल्यामुळे आचार्यांचे धीरोद्धत नायकाचे लक्षण बघणे इथे उचित होणार. आचार्य म्हणतात की .,

मयापरप्रचण्डशचपलोऽहङ्कारदर्पभूयिःष्ठः।

आत्मक्षान्धानिरतो धीरैर्धीरोद्धतः कथितः॥

(साहित्य दर्पण 3/33)

आचार्य विश्वनाथांचे वरील लक्षण बघितल्यावर लक्षात येते की, प्रतिनायकाच्या लक्षणांप्रमाणेच धीरोद्धत नायकाच्या लक्षणांमध्ये सुद्धा दशस्वरूपककारांच्या लक्षणातील काही विशेषणांना आचार्यांनी सोडले आहे .

नाट्यशास्त्रामध्ये भरतमुनिने चतुर्विध नायकांचा उल्लेख करतेवेळी ज्याला प्रथम स्थानावर ठेवले⁶ अश्या धीरोद्धत नायकाला साहित्यदर्पण कराने मायावी, शीघ्रकोपी, चंचल, अहङ्कारी, दर्पयुक्त आणि आत्मक्षान्धी विशेषणांनी युक्त मानले आहे (कपटी) मात्सर्य आणि छद्म . विशेषणांना सोडून दिले⁷ याचे निश्चित कारण सांगणे तर कठिण आहे. मात्र असा अंदाज बांधल्या जाऊ शकतो की, साहित्यदर्पणकाराने मात्सर्य आणि छद्म या गुणांचा समावेश दर्प, अहङ्कारी आणि आत्मक्षान्धी या गुणांमध्येच केला असणार अस्तु -

साहित्यदर्पणकाराने 'ईहामृग' या रूपकाचे लक्षण सांगतेवेळी यामध्ये अन्य आचार्यांप्रमाणेच प्रतिनायकाच्या उल्लेख केलेला आहे - णतात आचार्य विश्वनाथ म्ह .

'नरदिव्यावनियमौ नायकप्रतिनायकौ।

ख्यातौ धीरोद्धतावन्यो गूढभावादयुक्तकृत॥

याविषयी अधिक स्पष्ट करून सांगतांना आचार्य विश्वनाथ वृत्तिमध्ये पताका नायक अर्थात उपनायक तसेच उपप्रतिनायक यांचा उल्लेख करतात.⁸ त्यांची संख्या सांगतांना त्यांनी 'दशनायक' असा उल्लेख केलेला आहे . अर्थात त्यांनी चार अंक असणा-या ईहामृग या रूपकामध्ये प्रत्येक अंकात प्रतिनायक असणार असे सूचित केलेले आहे .

अश्या अनेक प्रसंगानुकूल उल्लेखामुळे सिद्ध होते की, आचार्य विश्वनाथ सुद्धा नायकाला उत्कर्ष प्राप्त करून देण्याकरिता प्रतिनायकाच्या भूमिकेला महत्वपूर्ण मानतात .

निष्कर्ष -

प्रतिनायकाची भूमिका नायकाकरिता अतीव महत्वपूर्ण आहे. त्याच्यातील वाईट गुणांमुळेच नायकाच्या तसेच चांगल्या गुणांची प्रेक्षकांकडून प्रशंसा केली जाते. प्रतिनायकाच्या वाईट विचारांमुळे नायकाच्या चांगल्या चरित्राचा प्रेक्षकांच्या मनावर योग्य प्रभाव पडतो. समाजातील मुलांवर त्याचा सकारात्मक परिणाम होतो. चुकीच्या कामाचा शेवट हा दुःखान्त होतो तर चांगल्या कामाचा शेवट हा सुखान्त असतो, असे बघितल्यावर मुलांच्या मानसिकतेवर त्याचा सकारात्मक परिणाम होतो. त्यामुळे समाजाच्या प्रगती बरोबर देशाचीही प्रगती घडून आणि त्यामुळेच तर संस्कृतातील नाटके सर्वत्र वाच . येतेली जातात व संपूर्ण जगात त्यांची प्रशंसा केली जाते .

या सर्वांवरून अश्या निष्कर्षांप्रत पोहचू शकतो की, संस्कृतरूपकांमध्ये प्रतिनायकाची भूमिका अत्यंत महत्वपूर्ण असते, त्यांच्या आधारावरच नायक नायकत्वाचे स्थान प्राप्त करू शकतो. नायकाला रसिकांच्या हृदयामध्ये श्रेष्ठ स्थान मिळवून देण्यामध्ये प्रतिनायकाची भूमिका महत्वपूर्ण असते .

संदर्भ :-

- 1) नाटकं सप्रकरणं भाणः प्रहसनं डिमः।
व्यागोगसमवकारौ वीथ्यङ्केहामृगा इति॥
(दशरूपक -1/8)
- 2) नेता विनीतो मधुरस्त्यागी दक्षः प्रियंवदः।
रक्तलोकः शुचिर्वाग्मी रूढवंशः स्थिरो युवा॥
(दशरूपक -2/1)
- 3) विना प्रतिनायक चरित के चित्रण के नायक चरित -
का सौन्दर्य नही चित्रित किया जा सकता।
(डॉसत्यव्रत सिंह ., साहित्य दर्पण, 1/131, विमर्श)
- 4) डिमसमवकारश्च व्यागोगेहामृगौ तथा। एतासां
विद्वंसंज्ञानि विज्ञेयानि प्रयोक्तृभिः एशां प्रयोगः कर्तव्यो
देवदानवराक्षसैः।
(नाट्यशास्त्र 35/66)
- 5) मिश्रमिहामृगे वृत्त चतुरङ्क त्रिसन्धिम्॥72॥
नरदिव्यावनियमान्नायकप्रतिनायकौ।

ख्यातौ धीरोद्धावन्त्यो विपर्यासादयुक्तकृतः॥73॥

(दशरूपक -3/72.73)

6) तत्र चत्वार एवं स्युर्नायिकाः पीरकीर्तिताः ॥17॥

मध्यमोत्तम प्रकृतौ नानालक्षणलक्षिततः।

धीरोद्धता धीरललिता धीरोदत्तास्तथैव च ॥18॥

धीरप्रशान्ताकाश्रैव नायिकाः परिकीर्तिताः ॥

(नाट्यशास्त्र -34/17,18)

7) दर्पमास्तर्यभूयिष्ठो मायाच्छद्मपरायणः॥5॥

धीरोद्धतस्त्वहङ्करी चलश्चण्डो विकथनः॥

(दशरूपक 2/5,6)

8) मिश्रं ख्याताख्यातम् अन्यः प्रतिनायकः।

पताकानायकास्तु नायकप्रतिनायकयोर्मिलिता दश।

सन्दर्भग्रन्थ सूची:-

- 1) श्रीपुनर्मुद्रण :संस्करण) बाबूलाल पुक्ल षास्त्री ., वि.सं.2077 (सन 2021) श्रीभरतमुनिप्रणीतं सचित्रम् 'नाट्यशास्त्रम्' चौखम्बा संस्कृत संस्थान, वाराणसी .
- 2) डॉसंस्करणः) सत्यव्रत सिंह .2021) श्रीविष्णुनाथकविराजप्रणीतः 'साहित्यदर्पणः' चौखम्बा विद्याभवन, वाराणसी
- 3) पं :प्रथम संस्करण) थानेषचन्द्र उप्रेती .1986, द्वितीय संस्करण , 2018) रामचन्द्र गुणचन्द्रविरचितं 'नाट्यदर्पणम्' परिमल पब्लिकेपन्स, दिल्ली .
- 4) पं तृतीय संस्करणः) श्री हरगोविन्द्र षास्त्री .1999) आचार्यवर वामनविरचितानि - 'काव्यालङ्कारसूत्राणि' चौखम्बा सुरभारती प्रकाशन, वाराणसी .
- 5) षास्त्री बाबुलाल पुक्ला सवंत .प्रथम वि)2028) श्रीसागरनंदीप्रणीतः 'नाटकलक्षणरत्नकोषः' चौखम्बा संस्कृत सीरीज आफिस, वाराणसी .
- 6) पाठक आचार्य जगन्नाथ पुनर्मुद्रित संस्करण)2009) 'ध्वन्यालोकः' चौखम्बा विद्याभवन, वाराणसी.
- 7) डॉ भोला .शंकर व्यास पुनर्मुद्रित संस्करण)2000) श्री धनगजयविरचितं 'दशरूपकम्' चौखम्बा विद्याभवन, वाराणसी .
- 8) Keih A Berridela (Firs Published 1924) "he Sanskri Drama", Oxfoed University Press, Amen House, London.



स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्यातील नैतिक मूल्य व समायोजन यातील सहसंबंधाचा तुलनात्मक अभ्यास

माधुरी देवीदास पाटील¹, डॉ. प्रमोद आत्माराम अहिरे²

¹संशोधक कवयित्री बहिणाबाई चौधरी उत्तर महाराष्ट्र विद्यापीठ जळगाव.

सहाय्यक प्राध्यापक, श्री छत्रपती राजे संभाजी, शिक्षणशास्त्र महाविद्यालय, जळगाव.

²भुसावळ आर्ट्स, सायन्स आणि पी.ओ. नहाटा कॉमर्स कॉलेज भुसावळ.

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प्रस्तावना -

शिक्षण ही व्यक्तीच्या सर्वांगीण विकासाच्या दृष्टीने अत्यंत महत्वाची प्रक्रिया होय. आचार, विचार, कौशल्य, ज्ञान, आणि नैतिक मूल्यांद्वारे सकारात्मक बदल घडवून आणणे या प्रक्रियेत अभिप्रेत आहे. शिक्षणाद्वारे परिपूर्ण माणूस घडविला जावा हेच त्याचे अंतिम उद्दिष्ट आहे. चांगले सुदृढ आणि संपन्न व्यक्तिमत्व घडविण्याच्या या प्रक्रियेत पुस्तकी शिक्षणाबरोबरच कौशल्य व व्यवहारोपयोगी, जीवन उपयोगी शिक्षण, आचार विचारांचे शिक्षण देणे अत्यंत गरजेचे आहे कारण परिपूर्ण व्यक्ती विकासावरच पर्यायाने सामाजिक विकास व राष्ट्र विकास अवलंबून आहे.

विषयाची पार्श्वभूमी -

शालेय अभ्यासक्रमातून विद्यार्थी विविध विषयांचे ज्ञान, माहिती आत्मसात करतील पण त्यांना खऱ्या अर्थाने माणूस म्हणून तयार करण्यासाठी ते पुरेसे ठरेलच असे नाही. त्यासाठी त्यांच्यात नैतिक मूल्यांची रुजवणूक करणे आवश्यक आहे. जुन्यामध्ये नव्याचे आव्हान देण्याचे सामर्थ्य 'स्काऊट गाईड' या विषयामध्ये आहे. स्काऊट गाईड हा असा विषय आहे ज्याद्वारे विद्यार्थ्यांमध्ये नैतिक मूल्यांची रुजवणूक होऊन असे विद्यार्थी जीवनात सुसमायोजित राहतील.

जीवनातील विविध आव्हानांना समर्थपणे पेलण्यासाठी, व्यक्तिमत्वाच्या चांगल्या पैलूंच्या विकासासाठी उत्तम नेतृत्व गुण, भिन्न पार्श्वभूमीच्या स्काऊट गाईड विद्यार्थ्यांसोबत वास्तव्य करणे या वैशिष्ट्यपूर्ण बाबी स्काऊट गाईड शिक्षणात आहेत. साहस, प्रामाणिकपणा, स्वयंस्मृती, संस्कार, स्वावलंबन आनंदीवृत्ती, निसर्ग सानिध्य, परोपकार, माणसांच्या आणि गिर्यारोहण, विश्व सत्कृत्य वृत्ती, श्रमनिष्ठा स्काऊट गाईड शिक्षणातील या सर्व बाबी कृतीमधून अमंलात आणल्या जातात. त्यातून मूल्यवृद्धी आणि आदर्श नागरिक निर्माण होण्यास मदत होते. असे भावी आदर्श नागरिक त्यांच्या जीवनात समायोजित असतील.

गृहीतके -

1) नैतिक मूल्यांची रुजवणूक व समायोजन ही काळाची गरज आहे.

- 2) नैतिक मूल्य व समायोजन यांची जाणीव असणे गरजेचे आहे.
- 3) मानवी सुदृढ आरोग्यासाठी नैतिक मूल्यांची रुजवणूक व समायोजन पूरक ठरते.
- 4) नैतिक मूल्यांची रुजवणूक व समायोजन शिक्षणाचा अविभाज्य घटक आहे.

संशोधनाची उद्दिष्टे -

- 1) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्यांचा शोध घेणे.
- 2) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या समायोजनाचा शोध घेणे.
- 3) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य आणि समायोजन यांचा अभ्यास करणे.

शून्य परिकल्पना -

- 1) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्यांच्या सहसंबंध गुणांकात सार्थ फरक नाही.
- 2) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या समायोजनाच्या सहसंबंध गुणांकात सार्थ फरक नाही.
- 3) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य आणि समायोजन यांच्या सहसंबंध गुणांकात सार्थ फरक नाही.

संशोधनाची व्याप्ती व मर्यादा - व्याप्ती -

- 1) प्रस्तुत संशोधनात जळगाव जिल्ह्यातील जळगाव तालुक्याचा समावेश करण्यात आलेला आहे.
- 2) माध्यमिक स्तरावरील सामान्य विद्यार्थी व स्काऊट गाईड विषयाचे विद्यार्थी यांच्यातील नैतिक मूल्य व समायोजन यातील सहसंबंधाचा अभ्यास समाविष्ट आहे.

मर्यादा -

- 1) प्रस्तुत संशोधन हे जळगाव जिल्ह्यातील जळगाव तालुक्यापुरतेच मर्यादित आहे. इतर तालुक्यांचा यात समावेश केलेला नाही.
- 2) प्रस्तुत संशोधनात माध्यमिक स्तरावरील सामान्य विद्यार्थी व स्काऊट गाईड विषयाचे विद्यार्थी यांच्यातील नैतिक मूल्य व समायोजन यातील सहसंबंधाचा अभ्यास करण्यात आला आहे. इतर बाबींचा यात समावेश केलेला नाही.

पारिभाषिक शब्दांच्या कार्यात्मक व्याख्या -

1) स्काऊट गाईड विषयाचे विद्यार्थी-

स्काऊट किंवा बालवीर (Scout): माध्यमिक स्तरावर स्काऊट' हा विषय घेणाऱ्या विद्यार्थ्याला स्काऊट किंवा बालवीर असे म्हणतात.

गाईड किंवा वीरबाला (Guide): माध्यमिक स्तरावर 'गाईड' हा विषय शिकणाऱ्या विद्यार्थीनीला ' गाईड किंवा वीरबाला' असे म्हणतात.

2) सामान्य विद्यार्थी -

इयत्ता आठवी, नववी या वर्गातील स्काऊट गाईड विषय न घेणारी मुले मुली.

3) नैतिक मूल्य

शालेय जीवनात मुलांवर योग्य नैतिक संस्कार व्हावेत म्हणून १९९७-९८ या शैक्षणिक वर्षापासून इयत्ता १ ते १० करिता महाराष्ट्र शासनाने ' मूल्य शिक्षण ' या विषयाचा अभ्यासक्रमात समावेश केला आहे. यामध्ये १० नैतिक मूल्य निर्धारित केली असून ती प्रत्यक्ष आचरणातून शिकावे, असे अपेक्षित आहे.

4) समायोजन (Adjustment)

कोणतीही समस्या निर्माण झाल्यानंतर ती सोडवण्याकरिता स्वतःमध्ये किंवा परिस्थितीमध्ये परस्परानुरूप बदल करणे म्हणजेच समायोजन होय.

5) सहसंबंध दोन चलातील संबंधाला -सहसंबंध असे म्हणतात.

संशोधनाची गरज व महत्त्व-

आपल्या जीवनात अशी काही मूल्ये आहेत की, जी आचरणात आणल्यामुळे त्याचा प्रभाव फक्त स्वतःचे जीवनमान उंचावण्याकरिता होत असतो, नव्हे तर संपूर्ण समाजच उर्जावस्थेत नेण्याचे सामर्थ्य यामध्ये सामावलेले असते. सेवा आणि त्याग हे आपले राष्ट्रीय आदर्श आहेत की,

ज्यामुळे आपण समाजात चारित्र्यवान व सुसंस्कारी नागरिक निर्माण करू शकतो.जर शिक्षण चारित्र्यवान नागरिकांची निर्मिती करू शकत नसेल, तर ते शिक्षण कुचकामाचे ठरेल. शस्त्रांच्या बळापेक्षा नागरिकांमध्ये आलेल्या शीलाच्या बळावरच राष्ट्राचे भवितव्य अवलंबून असते. संपूर्ण जगाच्या इतिहासात आपणाला असे दिसले की, आपल्या पूर्वाजांनी शिक्षणाला अग्रक्रम दिला आहे. आज मात्र आमची शाळा, महाविद्यालये पुस्तकातील मजकूर विद्यार्थ्यांच्या मेंदूत कोंबण्याचे कारखाने झाले आहेत. यामुळे आजच्या विद्यार्थ्यांना वर्गाच्या चार भिंतीबाहेरील जगाचा संपूर्ण विसर पडला असल्याचे दिसून येत आहे. त्यांचे योग्य निरीक्षण अत्यंत कमकुवत व संकुचित झाले आहे. या उलट टेलीव्हिजन प्रसारणातून अनैतिकतेचे दर्शन त्याला घडते आहे. कोणतेही वर्तमान पत्र उघडले की अनैतिक बातम्यांचा सुळसुळाट दिसून येतो. आजचा युवक आपल्या उघड्या डोळ्यांनी समोरील पालक, शिक्षक, नव्हे बहुतांश समाजच अनैतिक व्यवहारात गुरफटलेला पाहतो आहे. परंतु त्याला मात्र पुस्तकातून, लेखनातून व भाषण बाजीतून नितीमत्तेचे डोस पाजले जात आहे. अशा परस्पर विरोधी वातावरणात तो पूर्णतः गुदमरून जात असल्याचे दिसते आहे. कोणते योग्य आणि कोणते अयोग्य या द्विधा मनःस्थितीत तो वावरतो आहे. स्वामी विवेकानंदाच्या मते, चारित्र्य घडविणारे, मानसिक बल वाढविणारे, बुध्दीला विशाल करणारे आणि स्वावलंबी बनविणारे असे शिक्षण असावयास हवे. आपल्या देशातील प्राचीन ऋषिमुनींपासून तर आधुनिक विचारवंत व शिक्षण तज्ञांपर्यंत सर्वांनीच मूल्य शिक्षणाचे महत्त्व प्रतिपादन केले आहे. भावी जीवनाची पूर्व तयारी करण्यासाठी विद्यार्थ्यांना अशा मौल्यवान शिक्षणाची गरज आहे.

संशोधनासाठी निवडलेली पध्दती- संशोधिकेने प्रस्तुत संशोधन कार्यासाठी वर्णनात्मक संशोधन पध्दतीतील सर्वेक्षण पध्दती या संशोधनाच्या पध्दतीचा अवलंब केलेला आहे. तसेच सर्वेक्षण पध्दतीतील सहसंबंध पध्दतीचा अवलंब केला आहे.

जनसंख्या -

प्रस्तुत संशोधनासाठी जळगाव जिल्ह्यातील जळगाव तालुक्याचा समावेश करण्यात आला आहे.या तालुक्यातील माध्यमिक शाळेतील इयत्ता ८ वी व ९ वी चे एकूण विद्यार्थी संख्या (८६५३) आहे.

न्यादर्श -

प्रस्तुत संशोधनासाठी स्तरीय यादृच्छिक न्यादर्शन पध्दतीची निवड करण्यात आली आहे. त्यानुसार जळगाव तालुक्यातील खाजगी अनुदानित माध्यमिक शाळेतील प्रत्येकी २५ सामान्य विद्यार्थी २५ सामान्य विद्यार्थिनी तसेच २५ स्काऊट या विषयाचे विद्यार्थी २५ गाईड या विषयाच्या विद्यार्थिनी यांचा समावेश करण्यात आलेला आहे. असे एकूण १०० विद्यार्थी समाविष्ट आहेत.

संशोधनासाठी वापरण्यात आलेली साधने -

प्रस्तुत संशोधनासाठी संशोधिकेने दोन साधनांचा वापर केलेला आहे १स्वनिर्मित नैतिक (२ ,प्रमाणित चाचणी (मूल्य प्रश्नावली

1) प्रमाणित चाचणी-

संशोधिकेने जळगाव जिल्ह्यातील माध्यमिक शाळेतील सामान्य विद्यार्थी व स्काऊट गाईड विषयाचे विद्यार्थी यांच्या कौटुंबिक, आरोग्य, सामाजिक, भावनिक आणि शालेय समायोजनाच्या समस्या जाणून घेण्याकरीता ए. के. सिंग आणि ए. सेनगुप्ता यांची प्रमाणित "High School Adjustment Inventory" या चाचणीचा वापर केलेला आहे. यात एकूण १५० प्रश्न असून प्रत्येक क्षेत्रावर ३० प्रश्न आहेत. विद्यार्थ्यांकडून चाचणी सोडवून घेतल्यानंतर ती तपासून गुणांक काढण्यासाठी उत्तरसूची व मार्गदर्शिका दिलेली आहे.

तक्ता क्र.१.१

स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांचे नैतिक मूल्यांतील सहसंबंधातील फरक दर्शविणारा तक्ता

तपशील	सहसंबंध	प्राप्त t मूल्य	टेबल t मूल्य	स्वाधिनतामात्रा	सार्थकता स्तर
स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी	०.०४	१५.४	०.१३८	१९८	०.०५

अर्थनिर्वचन : तक्ता क्र.१.१ वरून स्वाधिनता मात्रा (DF) १९८ साठी ०.०५ या सार्थकता स्तरावर टेबल मूल्य ०.१३८ आहे. प्राप्त मूल्य १५.४ आहे. प्राप्त मूल्य हे टेबल t मूल्यापेक्षा जास्त आहे. म्हणून शून्य परिकल्पनेचा त्याग केला.

2) स्वनिर्मित नैतिक मूल्य प्रश्नावली-

प्रस्तुत संशोधनासाठी संशोधिकेने नैतिक मूल्यांवर आधारित स्वनिर्मित प्रश्नावली तयार केली आहे. यात महाराष्ट्र शासनाने जुन १९९७ पासूनलागू केलेल्या मूल्यशिक्षण विषयातील राष्ट्रभक्ती, राष्ट्रीय एकात्मता, सर्वधर्मसहिष्णुता, स्त्री-पुरुष समानता, श्रमप्रतिष्ठा, वैज्ञानिक दृष्टीकोन, सौजन्यशीलता,संवेदनशीलता, वक्तशीरपणा,नीटनेटकेपणा अशा एकूण दहा नैतिक मूल्यांवर आधारित प्रश्नावली तयार केली आहे. यात एकूण शंभर प्रश्न असून प्रत्येक मूल्यावर दहा प्रश्न आहेत.

संकलित माहितीचे विश्लेषण व अर्थनिर्वचन -

परिकल्पना क्र. १ चे परीक्षण :

स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्यांच्या सहसंबंध गुणांकात सार्थ फरक नाही.

तक्ता क्र. १.२

स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या समायोजनातील सहसंबंधातील फरक दर्शविणारा तक्ता

तपशील	सहसंबंध	प्राप्त t मूल्य	टेबल t मूल्य	स्वाधिनतामात्रा	सार्थकता स्तर
स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी	०.०२	१४.०५	०.१३८	१९८	०.०५

अर्थनिर्वचन : तक्ता क्र. ४.२६ वरून स्वाधिनता मात्रा (DF) १९८ साठी ०.०५ या सार्थकता स्तरावर टेबल मूल्य ०.१३८ आहे. प्राप्त मूल्य १४.०५ आहे. प्राप्त मूल्य हे टेबल t मूल्यापेक्षा जास्त आहे. म्हणून शून्य परिकल्पनेचा त्याग केला.

अन्वयार्थ : स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्यातील सहसंबंध ०.०४ असून धन सहसंबंध आहे.

परिकल्पना क्र. २ चे परीक्षण : स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या समायोजनाच्या सहसंबंध गुणांकात सार्थ फरक नाही.

अन्वयार्थ : स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्यातील सहसंबंध ०.०२ धन असून उपेक्षणीय आहे.

परिकल्पना क्र. ३ चे परीक्षण :

स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य आणि समायोजन यांच्या सहसंबंध गुणांकात सार्थ फरक नाही.

तक्ता क्र. १.३

स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य आणि समायोजनाच्या सहसंबंधातील फरक दर्शविणारा तक्ता

तपशील	सहसंबंध	प्राप्त t मूल्य	टेबल t मूल्य	स्वाधिनतामात्रा	सार्थकता स्तर
स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी	०.१२	१९.१७	०.०९८	३९८	०.०५

अर्थनिर्वचन : तक्ता क्र. १.३ वरून स्वाधिनता मात्रा (DF) १९८ साठी ०.०५ या सार्थकता स्तरावर टेबल मूल्य ०.०९८ आहे. प्राप्त मूल्य १९.१७ आहे. प्राप्त मूल्य हे टेबल t मूल्यापेक्षा जास्त आहे. म्हणून शून्य परिकल्पनेचा त्याग केला.

स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य आणि समायोजन यांच्यातील सहसंबंध ०.१२ ऋण सहसंबंध आहे.

अन्वयार्थ : स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य व समायोजन यांच्यात ऋण व सार्थक सहसंबंध आढळून आला.

परिकल्पनानुसार t मूल्यांवर आधारित निष्कर्ष -

- 1) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्यांत उपेक्षणीय धन व सार्थक सहसंबंध आढळून आला
- 2) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या समायोजनात नगण्य धन व सार्थक सहसंबंध आढळून आला.
- 3) स्काऊट गाईड विषयाचे विद्यार्थी व सामान्य विद्यार्थी यांच्या नैतिक मूल्य आणि समायोजन ऋण व सार्थक सहसंबंध आढळून आला.

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- 6) स्काऊट चळवळीची मुलतत्वे
- 7) प्रकाशक म. रा. भारत स्काऊटस् आणि गाईडस् राज्यसंस्था, मुंबई - २० (२४) इंटरनेट वेबसाईड
- 8) गावंडे एकनाथ, गावंडे अमित (२००५) 'मूल्याधिष्ठित शिक्षण', पुणे: नूतन प्रकाशन.



वैदिक देवता अग्नि विशिष्टाध्ययन

सौ .वैशाली निशांत गौरशेट्टीवार

लोकमान्य टिळक विद्यालय तथा कनिष्ठ महाविद्यालय, चंद्रपूर, राष्ट्रसंत तुकडोजी महाराज नागपूर विद्यापीठ, नागपूर

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सारांश :- ऋग्वेद काळात आर्य संस्कृतीचा उदय झाला .शेती व पशुपालन हा आर्यांचा व्यवसाय होता. वैदिक काळात कर्मकांडाला अतिशय महत्त्व देण्यात आले होते. वेदकाळातच ब्राह्मण,क्षत्रिय,वैश्य,क्षुद्र या चार वर्णांचा व आश्रमव्यवस्थेचा उगम झाला.वर्णव्यवस्था व आश्रमव्यवस्थेद्वाराच मानव ,पर्यावरण व समाज यामध्ये सुंदर समन्वय साधल्या गेला.ऋग्वेद काळात आर्यांचा धर्म निसर्ग पूजेवर आधारलेला होता.सूर्य ,अग्नि, आकाश, पाऊस, वारा यांना देवदेवता मानण्यास आर्यांनी सुरवात केली, म्हणजेच पर्यायाने आर्यांचा निसर्गाशी ,पर्यावरणाशी निकटचा संबंध होता. ऋग्वेदातील मन्त्र मुख्यतः देवतांची स्तुती, प्रशंसा या विषयी आहे. या सूक्तांमध्ये देवतांचे पराक्रम ,महत्त्व ,दयाळूवृत्ती ,औदार्य ,अद्भुत कर्मे त्यांच्या महिमा इत्यादी गुणांचे भव्य व उदात्त असे वर्णन केले आहे . या देवतांपाशी गोधन, पुत्रप्राप्ती ,अभ्युदय, शत्रुविजय त्याचप्रमाणे दीर्घ व निरोगी जीवनाकरिता प्रार्थना केल्या गेली आहे .त्या देवतांपैकी अग्नि या वैदिक देवतेचे विवेचन करण्याचा प्रयत्न प्रस्तुत शोधनिबंधात केलेला आहे.

कूट शब्द :- ऋग्वेद ,वैदिक ,अग्नी ,देवता ,यज्ञ

हेतू /उद्देश :- वैदिक देवता अग्निचे वैदिक कालीन महत्त्व पटवून सांगणे.

प्रयुक्त संशोधन पद्धती –

विवेचनात्मक आणि विश्लेषणात्मक शोध पद्धतीचा अवलंब प्रस्तुत शोधनिबंध लेखनात करण्यात आला आहे.

संशोधनाची उद्दिष्टे :-

- 1) ऋग्वेद आणि यास्काचार्यप्रणीत निरुक्ताचे अध्ययन करणे .
- 2) वैदिक देवता अग्निचे मानव जीवनातील महत्त्व जाणणे .
- 3) वैदिक देवता अग्निच्या कार्याचे अध्ययन करणे .
- 4) वैदिक देवता अग्निचे वैज्ञानिक महत्त्व जाणणे .

संशोधनाचे परिक्षेत्र /कार्यक्षेत्र :- संशोधनाचे प्राथमिक स्रोत हे ऋग्वेद तथा यास्काचार्यप्रणीत निरुक्तात वर्णन केलेल्या अग्नि देवतेचे अध्ययन करणे.

प्रस्तावना :-

वैदिक ऋषिंनी संपूर्ण ब्रम्हांडाला तीन भागांमध्ये विभागले. प्रत्येक भागातील देवता आपापले कार्य संपादित करतात .या तीन लोकांवर आधारीतच त्रिदेव ही कल्पना केल्या गेली .हे त्रिदेव म्हणजेच सूर्य ,अग्नि व वायू .निरुक्तकारांनी ही त्रिदेव संकल्पना मान्य केली आहे . यास्काचार्यांनी आपल्या निरुक्त ग्रंथात सातव्या अध्यायात “ तिस्रः एव देवता इति निरुक्ताः |अग्निः पृथिवीस्थानीयः वायुर्वेन्द्रोवाऽन्तरिक्षस्थानः, सूर्यो द्युस्थानः | (निरुक्त ७/५) असा उल्लेख केला आहे . त्रिदेव संकल्पना पुढीलप्रमाणे :-

- 1) पृथ्वीलोक देवता :- पृथ्वी ,अग्नी ,सोम ,नद्या
- 2) अंतरिक्षलोक देवता :- इन्द्र,वायू ,रुद्र ,पर्जन्य

3) द्युलोक देवता :- वरुण,मित्र,सूर्य, उषा,आदित्य

वेद म्हणजे ज्ञान. प्रत्येक वेदाच्या पठणानुसार व तत्वज्ञानानुसार अनेक शाखा होत गेल्या. चारी वेदांच्या एकूण ११८० शाखा आहेत. सर्वात जास्त ऋग्वेदाच्या १०५५२ ऋचा ह्या १० मंडलात आज अस्तित्वात आहे. ऋग्वेद या सामासिक पदातील ऋग् म्हणजे ऋचा . ऋचा म्हणजेच पद्यात्मक मन्त्र. हे मंत्र छंदात्मक असतात . ऋग्वेदामध्ये पहिल्या आठ मंडळात देवांची स्तुती आढळते . ऋग्वेदातील अनेक देवता या निसर्गाशी संबंधित आहे. निसर्ग स्तुती व निसर्गातील बदलांमुळे जीवनसृष्टी कशी प्रभावित झाली हे मांडले आहे. अग्निदेवतेचा पर्यावरणाशी कसा संबंध आहे? अग्नी देवतेची उपासना,स्तुती कशा प्रकारे केली जायची ? ऋग्वेदामध्ये सर्वप्रथम सूक्त अग्निदेवतेचेच का? असे अनेक प्रश्न मनात निर्माण झाले ते जाणण्यासाठी हा मुख्य प्रयास होय .

अग्नि देवता :- विश्व साहित्यातील सर्वात प्राचीन ग्रंथ तथा भारतीय दर्शनाचा अमूल्य साठा म्हणजे वेद . ऋग्वेदातील पहिले सूक्त म्हणजे अग्निसूक्त. ऋग्वेदातील प्रथम पदपाठाचे कर्ता शाकल ऋषि आहेत. याचे द्रष्टा मधुच्छन्दा ऋषि आहेत . या सूक्ताची देवता अग्नी देवता आहे, गायत्री छंद आहे, ऋत्विक् होता आहे . होता म्हणजे ब्रह्मा, जो हवन करणारा असतो तो. आपल्या भारतीय संस्कृतीनुसार वेद हे अपौरुषेय आहे म्हणजे ते कोणी लिहिले नाही तर ते ऋषी परंपरेने अवतरीत झाले. ऋषयः मन्त्र द्रष्टारः| अर्थात मंत्रांना ज्यांनी पाहिले,अनुभवले ते ऋषि. ऋग्वेदामध्ये २०० सूक्तांमध्ये अग्निदेवतेची स्तुती केली आहे. सर्वात प्रमुख देवता इंद्र आहे .ऋग्वेदात इंद्राचे २५० सूक्त आहेत पण अग्निसूक्तापासूनच

ऋग्वेदाची सुरवात का केली असावी ? तर अग्नी देवतेच्या सर्व व्यापकतेमुळे तसेच त्याच्या मानवी जीवनातील महत्वपूर्ण स्थानामुळेच अग्निदेवतेला प्रथम स्थान देण्यात आले. अग्नी देवता नेतृत्व शक्ति संपन्न देवता आहे. कारण अग्नी देवता यज्ञ हवन विधीमध्ये सर्व देवतांना आमंत्रित करतो,यज्ञामध्ये आपण देलेली आहुती ग्रहण करतो व देवांपर्यंत ती आहुती पोहचवितो म्हणजेच यातून अग्निदेवतेचे नेतृत्व गुण दिसून येतात. तेज आणि प्रकाशाचा अधिष्ठाता आहे. मानवाच्या शरीरात अग्नी तत्त्व विद्यमान आहे .त्यामुळेच तो जीवंत आहे. शरीर सुदृढ ,संपन्न असल्यानंतरच मनुष्य पुढील कार्य करू शकतो ,आपल्या सर्व गरजा प्राप्त करू शकतो ,तिन्ही लोकांमध्ये अग्नितत्त्व विराजमान आहे.सर्व चराचरात अग्नि तत्व आहे. त्यामुळेच आपल्या प्राचीन ऋषीमुनींनी हे महत्त्व जाणून अग्निदेवतेला ऋग्वेदात प्रथम स्थान दिले असावे .

अग्नी देवता यज्ञाचा पुरोहित , दीप्तिमान, देवतांना आवाहन करणारा, ऋत्विक्, रत्नधारण करणारा, प्रकाशमान, यज्ञाचा रक्षक ,वर्धमानशाली अशी ही अग्निदेवता प्राचीन ऋषिद्वारा तसेच नूतन ऋषिद्वारा स्तुती करण्या योग्य अशी पृथ्वी स्थानीय देवता आहे. यज्ञ, अग्निहोत्राद्वारा आजही अग्नी देवतेची स्तुती केली जाते, यज्ञ करतांना आपण प्रत्यक्ष फक्त अग्नी देवतेलाच बघतो तोच सर्व देवतांना यज्ञामध्ये बोलावतो. अग्नि देवतेच्या कृपेनेच यजमानाला धन मिळते. ते धन प्रतिदिन वाढणार असं असते, ते धन यश देणारं, कीर्ती मिळवून देणार असं असते. ही अग्नी देवता खूप बुद्धिमान किंवा सिद्ध पुरुष, ज्याची कीर्ती आश्चर्य कारक आहे अशी ही देवता हविष देणाऱ्या यजमानाचे कल्याण साधणारे, सर्व गोष्टी प्राप्त करून देणारी आहे. इतकच नाही तर ज्याप्रमाणे मुलगा आपल्या वडिलांना सहज प्राप्त होतो असा वडिलांप्रमाणे आमचे कल्याण करण्याकरिता नेहमी आमच्या जवळ राहो अश्या उद्देशाने अग्नी देवतेची प्राचीन काळापासून तर आजही उपासना केली जाते.

अग्निचे स्वरूप :- ऋग्वेद काळात अग्निचे मानवाकृतीत वर्णन केलेले दिसून येते. अग्निचे मुख घृताने युक्त आहे म्हणून त्याला घृतमुख असे म्हणतात.त्याची जिह्वा द्युतिमान आहे.दात स्वर्णिम, उज्वल आणि लोहाप्रमाणे आहे. केस आणि दाढी भुऱ्या रंगाची आहे. जबडा तीक्ष्ण आहे, मस्तक ज्वालामय आहे. याचे तीन डोके व सात रश्मी आहे. याचे डोळे घृतयुक्त आहे.घृतं मे चक्षुः। याचा रथ सुवर्णमय आणि चमकदार आहे. त्याला दोन किंवा दोनपेक्षा अधिक घोडे ओढतात. अग्नि आपल्या स्वर्णिम रथामध्ये देवतांना बसवून यज्ञ शाळेमध्ये हवि ग्रहण करण्याकरिता घेऊन येतो. तो आपल्या उपासकांचा सदैव सहायक असतो. अग्नीचे मुख्य भोजन काष्ठ आणि घृत आहे. आज्य त्याचा प्रिय पेय पदार्थ आहे. अग्निचा मार्ग कृष्ण वर्णाचा आहे. तो विद्युत रथावर आरूढ होऊन चालतो. अग्नि रोग-शोक, पाप-दुर्भाव ,दुर्विचार ,शाप, पराजय यांचा नाश करतो. अग्नि रूप आत्मा शरीरामध्ये अतिथि प्रमाणे राहतो. अतिथि मानुषानाम् | (ऋग्वेद -१.१२७.८) अग्नि रूप परमात्मा

मानव हृदयामध्ये विद्यमान अमृत तत्त्व आहे. विश्वस्यामृत भोजनम् | (ऋग्वेद -१.४४.५) . अग्निचे तीन शरीर आहे .स्थूल शरीर, सूक्ष्म शरीर आणि कारण शरीर . स्थूल शरीर म्हणजे अन्नमय कोश आणि प्राणमय कोश .तर सूक्ष्म शरीर म्हणजे मनोमय व विज्ञानमय कोश होय. आनंदमय कोश शरीर म्हणजे कारण शरीर होय.

अग्निदेवतेची विशेषणे :- अग्निसुक्तामध्ये अग्नी देवतेच्या कार्यांनुरूप विशेषणे आली आहेत –

पुरोहित :- अग्नि देवतेला पुरोहित (यज्ञाचा पुरोहित) हे विशेषण देवून मधुच्छन्दा ऋषिंनी त्याची स्तुती केली आहे. अग्निमिळे पुरोहितम् | अग्निदेव यज्ञाचे पुरोहित आहे. पुरोहित राजाचा सर्वप्रथम आचार्य असतो, तो राजाचे सर्व अभिष्ट सिद्ध करतो. त्याचप्रमाणे अग्निदेव ही यजमानाची सर्व मनोकामना पूर्ण करतो.

देव:- यज्ञाची प्रमुख देवता

होता- होता म्हणजे देवतांना आवाहन करणारा.

रत्नधातमम्- रत्न धरण करणारा म्हणजेच यज्ञाच्या लाभांनी याचकाला विभूषित करणारा.

कविक्रतुः - खूप बुद्धिमान,किंवा क्रतु म्हणजे कर्म ,ज्याचे कर्म सिद्ध आहे असा सिद्धपुरुष .

चित्रश्रवस्तम- आश्चर्याने परिपूर्ण किंवा ज्याची कीर्ती आश्चर्याने युक्त आहे.

ऋत्विज् :- समयानुकूल यज्ञाचा संपादन करणारा.

घृतपृष्ठ, सत्यपारायण,जातवेद, वैश्वानर इत्यादी अनेक विशेषणांनी अग्नीला संबोधित केले आहेत.

अग्नि शब्दाची व्युत्पत्ती :-

अग्नी शब्द **अग्नी गतौ (भ्वादि ५.२)** धातूपासून बनलेला आहे.गतौ चे तीन अर्थ आहेत. ज्ञान ,गमन आणि प्राप्ती .विश्वामध्ये जेथेही ज्ञान, गती, ज्योती, प्रकाश, प्रगती आणि प्राप्ती आहे,ते सर्व अग्नितत्त्वामुळेच आहे. अग्निदेवतेमध्ये सर्व देवतांचा वास असतो. “ **अग्निर्वै सर्वा देवताः**”। (**ऐतरेय ब्राह्मण -१.१ ,शतपथ -१.४.४.१०)** अग्नि देवतेसोबत सर्व देवतांचा संबंध आहे. अग्नि सर्व देवतांचा आत्मा आहे. अग्निर्वै सर्वेषां देवानाम् आत्मा | (शतपथ ब्राह्मण -१४.३.२.५) यातून एक बोध मानवाने घेण्यासारखा आहे तो म्हणजे मानवाने सर्वांसोबत सहकार्याने राहावे.

यास्काचार्यांनी अग्निची पाच प्रकारे **व्युत्पत्ती** सांगितली आहे.

अग्रणीर्भवतीति अग्निः | मनुष्याच्या सर्व कार्यामध्ये अग्नि अग्रणी असते.

अयं यज्ञेषु प्रणीयते | यज्ञामध्ये सर्वप्रथम अग्निदेवतेलाच आवाहन केले जाते .

अङ्गं नयति सन्नममानः | अग्निमध्ये पडणाऱ्या सर्व वस्तूंना तो आपले अंग बनवतो.

अक्रोपनो भवतीति स्थौलाष्टीविः| न क्रोपयति न स्नेहयति | निरुक्तकार स्थौलाष्टीवीच्या मतानुसार ही रूक्ष,शुष्क करणारी असते म्हणून याला अग्नि असे म्हणतात.

त्रीभ्य आख्यातेभ्यो जायते इति शाकपूणिः , इताद् अक्ताद् दग्धाद्वा नीतात् |

शाकापूणि आचार्यांच्या मतानुसार अग्नि शब्द इण् ,अञ्जू वा दह आणि णीञ् धातूपासून बनलेला आहे.(निरुक्त

७.४.१५) ऋग्वेदामध्ये यज्ञ-यागच्या प्रमुख तीन अग्नि सांगितल्या आहेत. १) गार्हपत्य २) आहवनीय ३) दक्षिणाग्नि .गार्हपत्य अग्नि सदैव प्रज्वलित असतो तर उरलेल्या दोन अग्निंना प्रज्वलित केल्याशिवाय यज्ञ होऊ शकत नाही.

अग्निची निर्मिती :-

ऋग्वेदामध्ये अग्निची निर्मिती ही अरणी पासून सांगितलेली आहे. “अरणी प्रत्युते एने अग्निः” | अग्नि निर्माण करण्याकरिता दोन अरणी (एक प्रकारचे झाडाचे लाकूड) चा उपयोग केल्या जातो. त्यांच्या परस्पर संघर्षाने अग्नि उत्पन्न होते. आजही यज्ञामध्ये याच पद्धतीने अग्नि उत्पन्न केल्या जातो. या घर्षणामध्ये दहा बोटांचा उपयोग केल्या जातो म्हणून बोटांपासून अग्निची निर्मिती सांगितली आहे. दीधितयोऽ इगुलयो भवन्ति | धीयन्ते कर्मसु | अरणी प्रत्युते एने अग्निः| तसेच पाषाणापासून, पाण्यापासून, विद्युतपासून, सूर्यापासून अग्निची निर्मिती सांगितली आहे.

ऋग्वैदिक काळात अग्नी ही सर्वाधिक प्रमुख देवता होती .ऋग्वेदामध्ये अग्निदेवता ही भौतिक अग्निपासून तर परमात्मा पर्यंत बोधक आहे . यज्ञ हे परमेश्वर प्राप्तीचे माध्यम होते . मानव जीवनाचे परमध्यय म्हणजे मोक्षप्राप्ती . मोक्षप्राप्तीसाठी यज्ञविधी आवश्यक मानला गेला. यज्ञामुळे कर्मकांडाला महत्त्व आले. यज्ञामध्ये अग्नी प्रज्वलित केल्यानंतरच इष्ट देवतांची प्रार्थना, आराधना, स्तुती केल्या जात असे.मानवाच्या १६ संस्कारांमध्ये अग्निदेवतेचे विशिष्ट स्थान आहे. अग्निदेवता ही देवतांचा दूत व मुख म्हणून समजल्या जात असे .अग्निर्वै देवतानां मुखम् | अग्निदेवतेद्वाराच प्रमुख देवतांपर्यंत प्रार्थना पोहचविण्याचे काम केल्या जात असे. अग्निच्या ज्वाला नेहमी ऊर्ध्वगामी असतात. अग्निदेवतेच्या माध्यमानेच सर्व देवता यज्ञीय द्रव्याचा उपभोग करतात. अग्नी दूतगतिशील आहे. त्यामुळेच तो मानवाची प्रार्थना वेगाने देवतांपर्यंत पोहचवितो . यज्ञामध्ये अर्पण केलेल्या हविर्द्रव्यामुळे सभोवतालचे वातावरण निरोगी,आनंददायी, प्रसन्न होते. अग्निदेवतेमुळेच पर्यावरणाचा समतोल राखल्या जातो. त्यामुळेच अग्निदेवता आणि पर्यावरण यांचे एकसूत्र आपल्याला पाहायला मिळते. पंचमहाभूतांपासून सृष्टीची निर्मिती झाली .वेदांतसार या ग्रंथामध्ये आचार्य सदानंद यांनी पंचीकरणाद्वारे स्पष्ट केले आहे. भारतीय संस्कृतीमध्ये पर्यावरणाला अतिशय महत्त्व आहे.आपल्या प्राचीन ऋषीमुनींनी मानव जीवनाचे कल्याण आणि सुखाकरिता पर्यावरणाचे महत्त्व आणि प्रकृतीचे सानिध्य यांना जाणले. पर्यावरणाच्या रक्षणासाठी वेदकालीन संस्कृतीमध्ये अत्याधिक जागरूकता होती. पर्यावरणाच्या रक्षणाकरिता यज्ञ-याग आदी पूजन ,सण ,उत्सव साजरे केल्या जात असे. वेदांमध्ये पंचमहाभूतांना दैवीशक्तिच्या स्वरूपात स्वीकारले आहे.

सृष्टीच्या संपूर्ण चराचरात अग्नी तत्व आहे. अग्नी मनुष्याच्या शरीरात राहत असल्यामुळे मनुष्य सर्व कार्य करू शकतो. मानव शरीरात वा प्राणीमात्रांमध्ये अग्नी उर्जा रूपाने कार्य करतो. त्यामुळेच मनुष्य जीवंत असतो, अन्यथा अग्नि तत्त्वाच्या अभावाने मृत होतो. आयुर्वेदानुसार अग्निचे कार्य शरीरात भोजनाचे पाचन करणे व अवशोषित करणे.

प्राणीमात्रांच्या शरीरात राहून तो लोकांच्या चतुर्विध अन्नाचे पाचन करतो. पचाम्यन्नं चतुर्विधम् | हे भगवद्गीतेतील प्रसिद्ध वचन आहे. त्याचप्रमाणे शरीराचे तापमान कायम राखणे ,मानसिक स्पष्टता प्रदान करणे ,पोषणाचा संचार करणे ,जीवन शक्ति प्रदान करणे इत्यादी आहे.

अंतरिक्षलोकात स्थित असलेला मेघस्थ विद्युत हे अग्निचेच एक रूप आहे. ज्याचे केवळ वर्षाऋतुतच दर्शन होते. विद्युतचे दोन रूप आहेत.१)स्तनयितु -म्हणजे जी गर्जना करते . २) चमकणे. मेघामध्ये स्थित विद्युत आपल्या दोन्ही रूपांना दाखवून व वर्षा करून पुन्हा आपल्या रूपाला लपवून अंतर्धान पावते.(ऋ.१.१६४.२९) ससं न पक्वमविदच्छुचन्तम् '(ऋ.१०/७९/३) स्वपनमेतन्माध्यमिक ज्योतिरनित्य ससं न पक्वमविदच्छुचन्तम्| मानवाच्या सर्व गरजा या पाण्यावर अवलंबून असतात. जल हेच जीवन आहे. पाऊस पडावा किंवा अतिवृष्टी थांबावी ,संकटे दूर व्हावीत यासाठी यज्ञ केले जातात. ही प्रार्थना अग्नीद्वारेच देवतांना पोहोचवली जाते. या अंतरिक्षस्थित अग्निला मानवाने अजून प्राप्त केले नाही. ही जेवढी उपयोगी तेवढीच हानिकारक आहे.ती कुठे पडल्यास तेथील भाग जाळून टाकते.नदीच्या संथ पाण्यात अग्नीदेवता सुप्तावस्थेत असते तर कोसळणा-या पाण्यातून ती जागृतावस्थेत असते. पाण्यापासून वीज निर्मिती केली जाते. या वीज निर्मितीमुळेच मानवाला सर्व सुखसोयी प्राप्त झाल्या आहेत. विजेचा जर योग्य प्रमाणात उपयोग केला तर तो चांगला व दुरुपयोग झाल्यास तो तेवढाच हानिकारक आहे .जंगलात लागलेला वणवा, शॉटसर्किट मुळे लागलेली आग, सध्या सुरु असलेले रशिया युद्ध युद्ध व त्यात उपयोगात आणलेले क्षेपणास्त्र ,त्यांची प्रचंड शक्ती .ही सर्व अग्निचीच शक्ती आहे. संपूर्ण नष्ट करण्याची शक्ती अग्नीच्या ठिकाणी आहे. अग्निची निर्मिती द्युलोकातील सूर्यापासून सांगतली आहे.प्रज्वलित केलेला ,आवाहन केल्या गेलेला ,घृताने सिंचित योग्य प्रकारे गतिमान होणारा अग्नि सूर्याला जाऊन मिळतो. आ जुह्वानो घृतपृष्ठः आ जुह्वानो घृतपृष्ठः स्वञ्चा |(ऋ.५/३७/१) अग्नी सुंदर गतिमान होणारा आहे त्यामुळे त्याला स्वञ्चा असे विशेषण वापरले जाते. सौर देवतांमध्ये सूर्य सर्वाधिक शक्तिशाली देवता आहे. सूर्य प्रकाशाची देवता आहे. सूर्याचे पिता द्यौ आणि माता अदिती आहे. सूर्य संपूर्ण विश्वाचा द्रष्टा आणि सगळ्यांच्या कार्याचा प्रेरक आहे.नित्यनियमाने सकाळी आपल्या प्रेमळ उबदार किरणांनी संपूर्ण सृष्टीला जाग आणणारा, आपल्या उदयोन्मुख दर्शनाने मानवाला शारीरिक व मानसिक प्रसन्नता देऊन ,त्याला त्याच्या दैनंदिन कार्याला प्रवृत्त करणारा ,मध्यान्ही थोडा प्रखर बनला तरी ,अस्तचलावर पुन्हा रमणीय स्वरूपात सृष्टीचा निरोप घेऊन मानवाला विश्रंती देणारा सूर्य , त्याला आपलाच नव्हे तर सा-या सृष्टीचा जीवनाधार /आत्मा (ऋ.७/६२/२) आहे. हा सूर्य सृष्टीच्या आणि मानवाच्या जीवनातील विकासाची विविध स्थित्यंतरे घडवून आणणारा (सूर्यते विश्वम्), नित्याचा सोबती, त्याचा प्रेमळ दृष्टीक्षेप आपल्या पोषणाला आणि संवर्धनासाठी उपकारक आहे. सूर्य किरणांनी मानवाचीच नव्हे तर सर्वच प्राणिमात्रांची, वनस्पतींची वाढ होते,पोषण

होते ही कृतज्ञता ऋषिमुनिंनी, त्याला "पूषण" हे नाव देऊन व्यक्त केली. ज्या स्वसंवेद्य शक्तीमुळे मानवाला, विश्वशक्तीशी असणारे आपले अतूट नाते जाणवले, ती चितशक्ती मानवाकडे घेऊन येणाराही तोच आहे. आद्य परब्रह्म शक्तीने, विश्वशक्तीने, ते विश्वचैतन्य सूर्याच्या द्वारा आपणाकडे पाठविले आहे, हे स्फुरण होताच सूर्य सविता बनला. ऋतुचक्र, ग्रहण, उत्तरायण -दक्षिणायन ह्या सर्व घटना सूर्य देवतेमुळेच घडून येतात. त्याच्या सर्वसाक्षी नियामक दृष्टीकोनातून काहीच सुटत नाही. सूर्य ही साक्षात मूर्त स्वरूपातील शक्ती आहे. प्रत्यक्ष दैवतं सूर्यः परोक्षा अन्यदेवताः । वेदामध्ये सर्वऋषींनी संपूर्ण ब्रह्मांडामध्ये सूर्याच्या केंद्रीय सत्तेला वैज्ञानिकता प्रदान केली आहे. ब्रह्मांडामधील या अग्नीचे स्वरूप मानव अजूनही जाणण्याचा प्रयत्न करित आहे ते आजही गूढच आहे. सूर्य आत्मा जगतस्तस्थुषश्च । (ऋ. १.१५.१)

सूर्य अंधकार दूर करणारा आहे, सृष्टीचा आत्मा / जन्मदाता आहे, सगळ्यांच्या जीवनात प्रकाश निर्माण करणारा आहे. ज्योतिष विज्ञानात मानवाच्या जन्मावेळी सूर्य तथा त्यावर आश्रित ग्रहस्थितीमुळे मानवाला गुणसूत्र प्राप्त होतात. अथर्ववेदामध्ये सूर्यदेवाला समस्त सृष्टीचा प्रादुर्भावकर्ता, अवलंबनकर्ता आणि स्वामी मानले आहे. यजुर्वेदामध्ये अग्नी द्युलोकात सूर्य रुपामध्ये सर्वोच्च स्थानी विराजमान होऊन जीवन संचार करित, पृथ्वीचे पालन करतो, पाण्यामध्ये जीवनशक्तीचा संचार करतो असे वर्णन केले आहे. धर्मार्थकाममोक्षानाम् आरोग्यं मूलमुत्तमम् । (चरक १/१५) आणि सूर्य देवाहून आरोग्याचे वरदान देणारा श्रेष्ठ दाता दूसरा कोण ? मयूर भट्ट कवी कुष्ठरोगाने ग्रस्त होते .सूर्यदेवतेच्या उपासनेने ते रोगमुक्त झाले. त्यावेळी त्यांनी सूर्यशतक काव्याची रचना केली.सूर्याची विविध रूपे, विविध कार्यशक्ती यांना अनुलक्षून द्रष्ट्या ऋषिवर्यांनी, त्या त्या संदर्भात त्याला सविता, पूषा, मित्र, मातरिश्वा, आदित्य इ. बहुविध सार्थ नावांनी गौरविले. आजही लोक सूर्याला अर्घ्य अर्पण करतात, सूर्यनमस्कार करतात, सूर्याची उपासना करतात. अग्नी, सूर्य या वैदिक देवता आपण आजही आपल्या डोळ्यांनी बघतो, अनुभवतो. सूर्य हा असा एकमेव देवता आहे की ज्यामुळे आकाश (नक्षत्र लोक), पाणी, उर्जा, प्रकाश, कीर्ती, यश, अन्न, उपभोग सामग्री, वनस्पती, औषधी इत्यादी गोष्टी प्राप्त झाल्या. कीर्तिश्च यशश्चाभ्रश्च नभश्च ब्राह्मणवर्चसं चान्नदयं च । य एतं देवमेकवृतं वेद । (अथर्ववेद १३/५/१ ते ८)

निष्कर्ष :-

अश्याप्रकारे भौतिक अग्नि, जलअग्नि, विद्युत अग्नि, सूर्याग्नी हे संपूर्ण पर्यावरणाचे प्रकृती आवरण आहे. जी विलक्षण अश्या दैवी शक्तिने व्याप्त आहे. ज्यामुळे सृष्टीतील समस्त जंगम, स्थावर, प्राणी, वनस्पती यांना चेतना, उर्जा, पुष्टी प्राप्त होते. सर्वत्र अग्नीतत्व विराजमान आहे. त्यामुळेच ऋग्वेदामध्ये अग्नीला " परमात्मा " संबोधले आहे. परंतु या आधुनिक युगात मानव निसर्गावरील आपले वर्चस्व सिद्ध करू लागला. अधिकाधिक सोई व गरजा पूर्ण करण्याच्या

नादात सुख प्राप्तीसाठी मानवाने निसर्गाच्या मूळ व्यवस्थेमध्ये बदल घडवून आणले. नैसर्गिक घटकांचा वापर करून घेतांना त्या घटकांचे काय होईल, हे नैसर्गिक घटक नष्ट झाले तर त्याचा पुढे काय परिणाम होईल याचा विचार न करता मानवाने नैसर्गिक घटकांवर आपले वर्चस्व निर्माण केले आहे. निसर्गाकडे पर्यावरण संतुलन राखण्याची स्वयंचलित यंत्रणा उपलब्ध आहे. या यंत्रणेत मानवाचा अतिरेकी हस्तक्षेप अडथळा आणतो. मानवानेच निर्माण केलेल्या समस्यांवर मानवानेच उपाय शोधून निसर्गसमृद्धी घडवून आणणे आवश्यक झाले आहे.

परोपकाराय फलन्ति वृक्षाः परोपकाराय वहन्ति नद्यः ।

परोपकाराय दुहन्ति गावः परोपकारार्थमिदं शरीरम् ॥

हा निसर्ग, या देवता नेहमी दुसऱ्यांना देण्याचेच कार्य करतात. मानव प्राणीमात्रांचे कल्याण हाच एकमेव उद्देश त्याठिकाणी असतो. हे महत्त्व ओळखून मानवाने पर्यावरणाचे संरक्षण, संवर्धन केले पाहिजे, पर्यावरण आणि मानवामध्ये समन्वय साधला पाहिजे. वैदिक देवता अग्नीचे पर्यावरणात असलेले योगदान व महत्त्व हे बुद्धिमान मानवाने समजून घेतले तर सर्वाना जगण्यास व जगवण्यासाठी उपयुक्त पर्यावरणाचे घटक मानवी जीवन अधिक आनंदी, सुखकारक, समाधानी बनविण्यास उपयुक्त ठरतील. शुद्ध हवा, शुद्ध पाणी, आरोग्यदायक हवामान, प्रसन्न वातावरण ठेवण्यासाठी देवतांनी दिलीले योगदान लक्षात ठेवून मानवाने खास प्रयत्न करून निसर्ग समृद्धी घडवून आणली पाहिजे.

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आदिकवि वाल्मीकि द्वारा रचित रामायण एक ऐसा आचारशास्त्र एवं धर्मशास्त्र है, जो भारतीय समाज में ही नहीं अपितु विदेशों में भी विश्रुत है। यह मानव जीवन का सर्वांगीण आदर्श प्रस्तुत करता है। रामायण धार्मिक दृष्टि से प्राचीन संस्कृति, आचार, सत्य, धर्म, व्रतपत्नी के दाम्पत्य सम्बन्ध-पालन आदि को समाज में प्रदर्शित करता है। सामाजिक दृष्टि से यह पति-, पितापुत्र के - कर्त्तव्य, गुरुशिष्य का पारस्परिक व्यवहार-, भाई का भाई के प्रति कर्त्तव्य, व्यक्ति का समाज के प्रति उत्तरदायित्व, आदर्श माता-पिता, पुत्र, भाई, पति एवं पत्नी का चित्रण, आदर्श गृहस्थ जीवन की अभिव्यक्ति करता है। रामायण में सामाजिक सन्दर्भ में पितृ भक्ति, पुत्र प्रेम, मातृ प्रेम एवं जन साधारण के सौहार्द का सुन्दर चित्रण प्रस्तुत करता है। सामाजिक जीवन में नैतिकता सत्य प्रतिज्ञता और कर्त्तव्य के लिये बलिदान का भी आदर्श प्रस्तुत करता है। रामायण भारतीय सभ्यता, नगर ग्राम आदि का निर्माण, वर्णाश्रम व्यवस्था आदि सामाजिक विषयों पर प्रकाश डालने वाला आदि काव्य है।

वाल्मीकीय रामायण निःसन्देह एक महान् रचना है उसमें सामाजिक, धार्मिक, आध्यात्मिक और आदर्शमय जीवन की समग्रताओं का समावेश है। सामाजिक कर्त्तव्यों का पालन कराने के लिए परिवार, मानवीय व्यक्तित्व के विकास में कितना योगदान देता है इसका वर्णन वाल्मीकि ने पारिवारिक जीवन के प्राचीन आदर्शों को भावी पीढ़ियों के लिए रामायण में सुरक्षित कर दिया है। रामायण में परिवार का स्वरूप निःसन्देह पैतृक था, उसमें पिता परिवार का मुखिया होता था जिसका आदेश सर्वोपरि होता था। रामायण के अध्ययन से ज्ञात होता है कि उसमें पदेपदे - सामाजिकचेतना सुगमता से परिलक्षित होती है। रामायण में अनेक स्थलों पर ऐसे सामाजिक चेतना विषयक अनेक तथ्य विखरे पड़े हैं, जो आधुनिक समाज के लिये उपादेय हैं।

एक स्थल पर रामायण में अयोध्या पति दशरथ नन्दन राम जी के जीवन वृत्त को आदिकवि वाल्मीकि जी ने बहुत ही सरल, सहज ढंग से प्रस्तुत किया है जैसा कि निम्नलिखित श्लोक के द्वारा प्रतिपादित किया गया है-

के न्वस्मिन् साम्प्रतं लोके गुणवान् कश्च वीर्यवान्।

धर्मज्ञश्च कृतज्ञश्च सत्यवाक्यो दृढव्रतः॥¹

वाल्मीकि रामायण में तपस्वी वाल्मीकि जी ने तपस्या और स्वाध्याय में लगे हुए विद्वानों में श्रेष्ठ मुनिवर नारद जी से पूछा इस समय इस संसार में गुणवान् !मुने -, वीर्यवान्, धर्मज्ञ, उपकार मानने वाला, सत्यवक्ता और दृढप्रतिज्ञ कौन है?

चारित्र्येण च को युक्तः सर्वभूतेषु को हितः।

विद्वान् कः कः समर्थश्च कश्चैकप्रियदर्शनः॥²

सदाचार से युक्त, समस्त प्राणियों का हितसाधक, विद्वान, सामर्थ्यशाली और एकमात्र प्रियदर्शन पुरुष कौन है। (सुन्दर) इस प्रकार आदिकवि वाल्मीकि जी के दुर्लभ गुणों से युक्त पुरुष के बारे में नारद जी से जानने की इच्छा व्यक्त की उस पर नारद जी ने निम्न श्लोक के माध्यम से व्यक्त किया है-

इक्ष्वाकुवंशप्रभवो रामो नाम जनैः श्रुतः।

नियतात्मा महावीर्यो ह्युतिमान् धृतिमान् वशी॥³

इक्ष्वाकुवंश में उत्पन्न हुए एक ऐसे पुरुष हैं, जो लोगों में राम नाम से विख्यात हैं, वे ही मन को वश में रखने वाले, महाबलवान्, कान्तिमान् धैर्यवान् और जितेन्द्रिय हैं।

इन श्लोकों के माध्यम से आदिकवि वाल्मीकि जी ने राम जी के जीवन वृत्त को आगे चलकर रामायण में बहुत ही विस्तृत तरीके से दर्शाया है।

राम जी के चारित्रिक विशेषताओं को सुस्पष्ट रूप में दर्शाने के कारण समाज को अच्छी दिशा में ले जाने का कार्य रामायण के द्वारा ही सम्पादित हुआ है।

एकैकमक्षरं पुंसां महापातकनाशनम्।⁴

यह समस्त काव्यों का बीज है-

‘काव्यबीज सनातनम्’⁵

श्रीव्यासदेवादि सभी कवियों ने इसी का अध्ययन कर पुराण, महाभारतादि का निर्माण किया। 'वृहद्धर्मपुराण' में यह बात विस्तार से प्रतिपादित है। श्रीव्यास जी ने अनेक पुराणों में रामायण का माहात्म्य गाया है।

रामायणं महाकाव्यमुद्दिश्य नाटकं कृतम्।

श्रीव्यास देव जी ने वाल्मीकि की जीवनी भी बड़ी श्रद्धा से 'स्कन्दपुराण' वैष्णवखण्ड, वैशाखमाहात्म्य 17 से 20 अध्यायों तक।⁶

पूर्ववर्ती विद्वानों ने भी रामायण ग्रन्थ से बहुत ही प्रभावित हुए हैं जैसा कि श्लोक के माध्यम से प्रस्तुत है-

कवीन्द्रं नौमि वाल्मीकिं यस्य रामयणीकथाम्।

चन्द्रिकामिव चिन्वन्ति चकोरा इव साधवः॥

इसी तरह महाकवि भास, आचार्य शंकर, रामानुजादि सभी सम्प्रदायाचार्य, राजा भोज आदि परवर्ती विद्वानों से लेकर हिन्दी साहित्य के प्राण गोस्वामी तुलसीदास जी तक ने लिखा है-

'बन्दउँ मुनि पद कंजु रामायन जेहिं निरमयउ।'

'जान आदिकवि नाम प्रतापू,'

'वाल्मीकि भे ब्रह्म समाना' (रामचरितमानस)

इस प्रकार अन्य कवियों ने भी रामायण पर आधारित अन्य काव्यों की रचना की एवं रामायण की भूरिभूरि प्रशंसा की।-

रामायण महाकाव्य लोक वृत्त की कथाओं का सार संग्रह है। ग्रन्थ ही समाज को सुदृढ़ मार्ग पर ले जाने वाले नायक कहलाते हैं लोगों को अपने जीवन में ग्रन्थों का अनुशीलन करने के पश्चात् प्रेरणादायक गुणों को जीवन में उतारकर मनुष्य जीवन को तथा आध्यात्मिक जीवन को सुखी बनाना चाहिए।

रामायण कालीन समाज में चारों वर्णों का स्पष्ट उल्लेख प्राप्त होता है।⁷ महाराज दशरथ के अश्वमेध यज्ञ में हजारों की संख्या में ब्राह्मण, क्षत्रिय, वैश्य और शूद्र आमन्त्रित किये थे। रामायण में वैश्वदेव गुणसूत्र द्वारा प्रतिपादित इस बात को स्वीकार किया गया है। विराट पुराट के मुख से ब्राह्मण, भुजाओं से क्षत्रिय, जंघाओं से वैश्य एवं पैरों से शूद्र उत्पन्न हुए।⁸ वाल्मीकि रामायण में वर्णाश्रम समाज सुचारु रूप से चलता दिखलाई पड़ता है। सब प्राणियों का जन्म से ही अपना अपना कर्म निश्चित होता है।-

रामायण काल में वर्णव्यवस्था के आरम्भ से ही वेदों का पठन पाठन स्वाध्याय और तपस्या ब्राह्मणों के मुख्य-कर्म रहे हैं जैसा कि रामायण में उल्लेख भी प्राप्त होता है।⁹

वाल्मीकि रामायण एक ऐसा उपजीव्य काव्य है जिसमें भारतीय समाज को मर्यादा पुरुषोत्तम राम के आदर्शों पर चलने का सुअवसर प्राप्त होता है।

रामायण न केवल सामाजिक आदर्शों को प्रस्तुत करता है अपितु समाज के सांस्कृतिक पक्षों का मनोरम चित्रण प्रस्तुत करता है।

वाल्मीकि रामायण में परिवार के सदस्यों का सौहार्दमय सम्बन्ध ही आर्य संस्कृति का प्रबल समर्थन करता है और संयुक्त परिवार के विभिन्न सदस्यों के बीच स्नेह और सद्भावपूर्ण सम्बन्धों का एक उत्कृष्ट चित्र प्रस्तुत करता है।

राजा दशरथ के पारिवारिक जीवन का चित्रण कर वाल्मीकि ने पितापुत्र-, भाईभाई-, पतिपत्नी आदि के स्नेह - एवं अनुकरणीय सम्बन्धों के प्रति समुज्ज्वल प्रेम का चित्रण किया है।

दशरथ की रानियों का पारस्परिक व्यवहार सौहार्दपूर्ण था। कौशल्या का कैकेयी के प्रति भगिनी के समान व्यवहार उच्च कोटि का परिलक्षित होता है जैसा कि रामायण के द्वितीय काण्ड में उल्लेख प्राप्त होता है।¹⁰

रामायण में वर्णित अरण्यकाण्ड का सुन्दर दृश्य निम्नलिखित है यथा-

अविषह्यातपो यावत् सूर्यो नातिविराजते।

अमार्गेणागतां लक्ष्मीं प्राप्येवान्वयवर्जितः॥

तावदिच्छामहे गन्तुमित्युक्त्वा चरणौ मुनेः।

ववन्दे सहसौमित्रिः सीतया सह राघवः॥११

जैसे अन्याय से आयी हुई सम्पत्ति को पाकर किसी नीच कुल के मनुष्य में असह्य उग्रता आ जाती है, उसी प्रकार यह सूर्य देव जब तक असह्य ताप देने वाले होकर प्रचण्ड तेज से प्रकाशित न होने लगे, उसके पहले ही हम यहाँ से चल देना चाहते हैं।' ऐसा कहकर लक्ष्मण और सीता सहित श्रीराम ने मुनि के चरणों की वन्दना की।

तौ संस्पृशन्तौ चरणानुत्थाप्यमुनिपंगवः।

गाढमाशिलष्य स्नेहमिदं वचनमब्रवीत्॥१२

अपने चरणों का स्पर्श करते हुए श्रीराम और लक्ष्मण को उठाकर मुनिवर सुतीक्ष्ण ने कसकर हृदय से लगा लिया और बड़े स्नेह से इस प्रकार कहा-

अरिष्टं गच्छ पन्थानं राम सौमित्रिणा सह।

सीतया चानया सार्धं छायेयेवानुवृत्तया॥१३

'श्रीरामआप छाया की भाँति अनुसरण करने वाली इस धर्म ! लक्ष्मण के साथ यात्रा पत्नी सीता तथा सुमित्राकुमार कीजिये। आपका मार्ग विघ्न बाधाओं से रहित परम मंगलमय हो।

आपि च-

पश्याश्रमपदं रम्यं दण्डकारण्यवासिनाम्।

एषां तपस्विनां वीर तपसा भावितात्मनाम्॥१४

'वीरतपस्या से शुद्ध अन्तःकरण वाले दण्डकारण्य वासी इन ! दर्शन कीजिये। तपस्वी मुनियों के रमणीय आश्रमों का

सुप्राज्यफलमूलानि पुष्पितानि बनानि च।

प्रशस्तमृगयूथानि शान्तपक्षिगणानि च॥१५

इस यात्रा में आप प्रचुर फलमूलों से युक्त तथा फूलों से - सुशोभित अनेक वन देखेंगे; वहाँ उत्तम मृगों के झुंड विचरते होंगे और पक्षी शान्तभाव से रहते होंगे।

इस प्रकार इन श्लोकों के माध्यम से आदिकवि वाल्मीकि ने सुन्दर सजीव चित्रण किया है।

हम संक्षेपतः कहा जा सकता है कि रामायण वास्तव में सामाजिक संचेतना का एक आचार शास्त्र है जो राम के जीवन के आदर्शों को प्रस्तुत करते हुए भारतीय समाज को सद्मार्ग पर चलने के लिये प्रेरित करता है आज भारतीय समाज राम के द्वारा बताये गये उच्च कोटि के आदर्शों से लाभान्वित हो रहा है। वाल्मीकि रामायण भारतीय समाज में कैसे सद्भावपूर्ण एवं स्नेहपूर्ण जीवन व्यतीत किया जाय, के सन्दर्भ में अनुकरणीय आदर्श प्रस्तुत करता है।

सन्दर्भ:-

- 1) वाल्मीकि रामायण बालकाण्ड 1/1/2
- 2) वाल्मीकि रामायण बालकाण्ड 1/1/3
- 3) वाल्मीकि रामायण बालकाण्ड 1/1/8
- 4) रामायण भूमिका भाग पृष्ठ-3
- 5) बृहद्धर्म पुराण 1/30/47
- 6) स्कन्दपुराण पृष्ठ 374-381
- 7) वाल्मीकि रामायण 1/4/6
- 8) वाल्मीकि रामायण 3/14/30
- 9) वाल्मीकि रामायण 2/15/1
- 10) वाल्मीकि रामायण 2/73/10
- 11) वाल्मीकि रामायण अरण्यकाण्ड 3/8/9
- 12) वाल्मीकि रामायण अरण्यकाण्ड 3/8/10
- 13) वाल्मीकि रामायण अरण्यकाण्ड 3/8/11
- 14) वाल्मीकि रामायण अरण्यकाण्ड 3/8/12
- 15) वाल्मीकि रामायण अरण्यकाण्ड 3/8/14



१९६० नंतरच्या मराठीतील स्त्री लेखिकांच्या साहित्यातील स्त्रीवाद

प्रा.श्री.व्ही.एन.कांबळे

श्रीमती विजयादेवी देसाई सिनिअर कॉलेज दौलतनगर, ता.पाटण.जि.सातारा

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महाराष्ट्र ही संतांची व विचारवंतांची भूमी आहे. या पुरोगामी महाराष्ट्राला फुले, शाहू, आंबेडकरांच्या विचारांचा वारसा लाभला आहे. पुरातन काळापासून हिंदू संस्कृतीमध्ये स्त्रीला दैवतत्व बहाल केलेले दिसते. परंतु आजच्या धक्काधक्कीच्या जीवनात स्त्री वरील अन्यायाच्या व अत्याचाराच्या घटना आपल्या अवती- भोवती घडताना दिसतात. तिच्यावरील पारंपारिक बंधने व स्त्रीची सदयस्थिती व तिचे सामाजिक जीवन प्रस्तुत शोधनिबंधातून समजावून घेणार आहोत.

संशोधनाची उद्दिष्टे-

- 1) स्त्री वादाचे स्वरूप समजावून घेणे.
- 2) १९६० नंतरच्या कालखंडातील स्त्रियांचे प्रश्न समजावून घेणे.
- 3) स्त्रियांच्या सामाजिक स्थितीचा अभ्यास करणे.
- 4) स्त्री लेखिकांची स्त्रीवादासंबंधीची मनोभूमिका अभ्यासणे.

फ्रेंच राज्यक्रांतीतून मानवी हक्कांचा जाहीरनामा हा स्त्री हक्कासाठी प्रेरक ठरला. स्त्रीला सुद्धा पुरुषाप्रमाणे एक व्यक्ती म्हणून जगण्याचा हक्क मिळाला पाहिजे, या मागणीचा जोर वाढू लागल्याचे दिसते. १९ व्या शतकातील उदारमतवादी विचारांनी स्त्रीवादी विचारांची पायाभरणी करायला सुरुवात केली. प्रबोधनोत्तर युगातील मुक्ती लढे विषमतेच्या विरोधात राहिलेले दिसतात. दलितमुक्ती, श्रमिकमुक्ती व स्त्रीमुक्ती अशा चळवळी निर्माण झालेल्या दिसतात. यातील 'मुक्ती' ही संकल्पना समष्टी वाचक आहे. १) मुक्ती लढा हा केवळ एका वर्गापुरता मर्यादीत न राहता समग्र मानव समाजाच्या 'मुक्ती' या संकल्पनेचा विचार करावा लागतो. सन - १९४९ साली सीमाँन दी बोव्हा यांनी 'दी सेकंड सेक्स' या ग्रंथातून स्त्रीत्वाती वेगळी ओळख स्पष्ट केली. 'स्त्री ही जन्माला येत नाही, ती घडविली जाते.' २) या वस्तुस्थितीमुळे तिचे मागासलेपण, शोषण, अन्याय, अत्याचार, दुय्यम वागणूक या गोष्टींचा विचार करणे गरजेचे ठरते.

मराठी साहित्याचा विचार करता 'स्त्री-पुरुष तुलना' या निबंधातून ताराबाई शिंदे यांनी स्त्रियांच्या

परवशतेला पुरुषनिर्मित मूल्यव्यवस्थाच कशी जबाबदार आहे, याचा उहापोह केला. स्त्री- पुरुष समानतेची विवेकवादी भूमिका त्या घेतात. ताराबाई शिंदे यांचे विचारसूत्र व भाषिक तंत्र गौरी देशपांडे, मेघना पेठे अशा काही मराठी लेखिकांनी स्वीकारलेले आहे. मराठी भाषेतील स्त्री वादाची वाट ही विद्रोही वळणाची आहे. गौरी देशपांडे यांनी आपल्या साहित्यात पुरुष पात्रांना जाणीवपूर्वक गौणत्व दिले आहे. ३) पुरुषपात्रांना नावे न देता सर्वनामांचा वापर करून त्यांच्या अस्तित्वाचे दुय्यमत्व रेखाटतात. कवयित्री निरजा यांनी पांचालीच्या दुःखातून स्वताच्या शरीरालाच प्रश्नांकित करणारी भाषा वापरतात तर इंदिरा संत 'तुळस' ही पारंपारिक स्त्री प्रतिमेचा वापर दुःखाच्या अविष्काराकरीता करतात.

अरुणा ढेरे, ज्योती लांजेवार, प्रजा लोखंडे, आसावरी काकडे या कवयित्रींनी पुराण प्रतिमांची स्त्रीकेंद्री जाणीवेतून नव्याने विद्रोही मांडणी केली. सुनिता देशपांडे, मल्लिका अमरशेख, शांताबाई कांबळे ल उर्मिला पवार आदि स्त्रियांनी आपल्या आत्मकथनातून पुरुषी दुटप्पीपणा उघड करण्याचा प्रयत्न केला. ४) स्वातंत्र्योत्तर कालखंडात सरकारने केलेले विविध कायदे व शिक्षणाचे सार्वत्रिकरणामुळे स्त्री-पुरुष विषमता संपेल हा विचार फोल ठरला. शिक्षित स्त्रियांच्या पुढे शिक्षण, नोकरीची जबाबदारी, मुलांचे संगोपन, कुटूंबाची अपेक्षांचे ओझे. व्यसनाधीन नवरे, त्यांना होणारा मानसिक व शारीरिक त्रास या सारख्या नव्या समस्या तिच्या समोर उभ्या ठाकल्या. कमावत्या स्त्रियांच्याकडे पाहणा-या पुरुषी दुषीत वृत्तीची जाणीव होते.

प्रेमविवाह झालेल्या नवरा- बायकोच्या संसारातही नवरेपणा कायम राहतो, हे वास्तव विभावरी शिरुरकरांनी शबरीसारख्या कादंबरीतून दाखवून दिले आहे.^५ तर अर्थार्जन करणा-या स्त्रीयांच्या मुलांच्या संगोपनावर होणारा विपरीत परिणाम हा विषय उर्मिला पवार,सुधा सोमण यांनी हाताळलेला दिसतो. नव-याला आणि कुटूंबाला पोसण्याची जबाबदारी स्वीकारूनही सर्वांच्या नजरेत स्त्रीच्या दुबळेपणाची प्रतिमा राहाते, याची त्या खंत व्यक्त करतात.

दलित साहित्याचे आदि पुरुष डॉ.बाबासाहेब आंबेडकरांच्या दलितोद्धाराच्या चळवळीने नवशिक्षित दलित स्त्रीया मराठीमध्ये मोठ्या ताकदीने लिहिताना दिसतात. बेबी कांबळे- 'जीणं आमचं',शांताबाई कांबळे- 'माझ्या जल्माची चित्तरकथा', उर्मिला पवार- 'आयदान' अशा आत्मकथनातून स्वताला आलेले जातिविषयक अनुभव,संसारिक जीवनात कुटूंबाकडून व पतीकडून मिळणारी उपेक्षेची वागणूक,कुचंबना,मुलांचे संगोपन, चळवळीचे कार्य याविषयी स्त्रीवादी वृत्तीने रेखाटताना दिसतात. याशिवाय बाबूराव बागूल यांच्या कथा व दया पवारांच्या कवितेतून स्त्री दर्शन आपणांस घडते.दलित लेखिकांना प्रमाण भाषेचा त्याग करून बोली भाषेचा वापर केला आहे. ही आत्मकथने वास्तव जीवनाचा आयुष्य पट सांगणारा साहित्य प्रकार निर्माण झाला,मध्यमवर्गीय लेखनाच्या मर्यादेबाहेरचे,गावकुसाबाहेरचे दुःख, व्याकूळ जीवन साहित्यात आणण्याचा प्रयत्न केला. स्वतंत्र भारतात पोट भरण्यासाठी केला जाणारा संघर्ष व त्यामध्ये होणारा अन्याय साहित्यात आणला गेला.

थोडक्यात १९६० नंतरच्या मराठी साहित्यात लेखिकांनी स्त्रीवादी जाणीवांची अभिव्यक्ती केलेली दिसते. नवे विचार, नवी स्पंदने, जीवनमूल्ये व समाजमूल्ये त्यांच्या साहित्यातून व्यक्त होतात. स्त्रियांची स्थिती व तिचे दाहक प्रश्नांबाबत ती जागरूक बनली.स्त्री मुक्तीची चळवळ व स्त्री विशिष्ट भाषेचा वापर हा स्त्रीवादाचे वरदान म्हणावे लागेल. लैंगिक विषमता दूर झाली पाहिजे, हा विचार स्त्रीवादी लेखनाने स्थिर केला.पुरुषसत्ताक जीवन पद्धतीचे भय न वाटता ताराबाई शिंदेंपासून मेघना पेठे पर्यंतच्या स्त्री लेखिकांनी स्त्रीला नवे आत्मभान, आत्मविश्वासाचे बळ व स्वावलंबीत्व प्रदान केले.

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