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Editor's Column

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

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

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

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

Chief Editor

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Title **Page**

A Study of the Role of DMF (District Mineral Foundation) in Rural Infrastructure Development of Kutch District.

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Abstract:

This research study has studied the role of DMF in rural infrastructure development in the Kutch district. Various projects undertaken by DMF and their impact analysis on rural infrastructure in Kutch have been studied. Some of the infrastructure projects initiated by DMF in the Kutch district include roads, bridges, schools, hospitals, water supply systems, and sanitation facilities. The number of works sanctioned under the DMF in Kutch district and the financial amount sanctioned has increased significantly over the past years, which has helped to address the developmental gap and socio-economic challenges faced by mining-affected areas in Kutch district. Due to the Corona crisis in 2019-20, the amount and work sanctioned by DMF were less which has increased in subsequent years. Important work is being done by DMF for the development of the Kutch district.

Keywords: Kutch District, Rural Infrastructure Development, DMF**,**

1.Introduction:

Kutch district in Gujarat and India is known for its unique topography, rich culture, and mineral resources. Kutch district has a significant rural population, and the development of rural infrastructure is critical to its overall progress. Even today most of the population lives in villages. The District Mineral Foundation (DMF) is an initiative by the government aimed at ensuring that the benefits of mining and mineral resources are shared with local communities. DMF (District Mineral Foundation) is a non-profit trust established in districts affected by mining activities in India. The primary objective of DMF is to work for the benefit of people and areas affected by mining-related operations, including the development of infrastructure in rural areas. Kutch district in Gujarat and India is known for its rich mineral resources, including limestone, bauxite, lignite, china clay, and bentonite.

A study of the role of DMF in rural infrastructure development in the Kutch district will analyze the various projects undertaken by DMF and their impact on rural infrastructure in the region. Some of the infrastructure projects initiated by DMF in the Kutch district include roads, bridges, schools, hospitals, water supply systems, and sanitation facilities. In this research, the role of DMF in rural infrastructure development in the Kutch district will be studied.

2.Meaning of Rural Infrastructure Development:

Rural infrastructural development refers to the process of building and improving physical and organizational infrastructure in rural areas to support economic, social, and environmental development. This includes the construction of roads, bridges, irrigation systems, water supply, and sanitation facilities, health care canters, schools, and other infrastructure that support rural livelihoods and enhance the quality of life for rural communities.

Rural infrastructure development is essential to improve access to basic services, reduce poverty and inequality, promote economic growth, and increase agricultural productivity. It also helps connect rural areas with urban canters and markets and facilitates the movement of people, goods, and services.

Infrastructure development in rural areas faces unique challenges, such as limited capital funds, lack of skilled labour, and difficulties in accessing remote areas. However, investments in rural infrastructure can have a significant positive impact on the livelihoods of rural people, helping to reduce poverty and improve the overall quality of life in rural areas.

3.Introduction to DMF:

The term DMF stands for District Mineral Foundation, a non-profit organization established by the Government of India in districts affected by mining activities. The Pradhan Mantri KhanijKshetra Kalyan Yojana (PMKKKY) will be implemented by the District Mineral Foundations (DMFs) of the respective districts using the funds accruing to the DMF. The primary objective of DMF is to work for the benefit of the people and areas affected by mining-related operations including the development of infrastructure, health, education, and social welfare activities. The DMF receives capital funding through a contribution of a percentage of royalties paid on mining operations in the affected districts. The capital funds raised are used to implement various development projects and programs in areas affected by mining operations. DMF has become an essential tool for social welfare and development in India's mining-affected areas. It works to address issues of poverty, health, education, and infrastructure development in mining-affected districts and improve the lives of local people.

The DMF model is based on the principle of participation and transparency, where local communities are consulted and involved in the decision-making process for selecting and implementing development projects. The DMF aims to ensure that the benefits of mining operations are shared equitably and sustainably with local people and communities. Overall, the DMF represents an innovative approach to governance that seeks to balance the interests of mining companies, government, and local communities to ensure sustainable and inclusive development in mining-affected areas.to DMF:

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4.Main Objectives of DMF:

The main objective of DMF (District Mineral Foundation) is to work for the welfare and benefit of the people and areas affected by mining-related operations in India. The main objectives of DMF are as follows.

1. To minimize the adverse impacts of mining on the environment, health, and socio-economic conditions of local communities.

2. To provide basic facilities like health care, education, and safe drinking water to the people affected by mining.

3. Creating sustainable livelihood opportunities and promoting inclusive growth in affected areas.

4. To ensure that the benefits of mining operations are shared equitably with local communities and that there is no undue concentration of wealth in the hands of a few individuals or companies.

Overall, the DMF aims to promote sustainable and inclusive development in mining-affected areas and to ensure that local communities benefit from the mineral resources extracted from their lands.

5.Main Functions of DMF:

1. DMF identifies areas and people affected by mining activities in a particular district and collects information on their socio-economic conditions.

2. DMF raises capital funds from mining companies operating in the district. The funds collected are used to undertake various development projects and programs for the welfare of the affected people.

3. DMF prioritizes development projects based on the needs of affected people and their communities.

4. DMF implements various development projects and programs like healthcare, education, skill development, drinking water supply, sanitation facilities, etc.

5. DMF collaborates and coordinates with other stakeholders such as district administration, mining companies, NGOs, and civil society organizations to ensure the effective implementation of development projects.

Thus, the main functions of the DMF are to ensure the welfare and benefit of the people and areas affected by mining activities, to promote sustainable and inclusive development, and to ensure equitable distribution of the benefits of mineral resources extracted from their lands.

6.Importance of DMF:

District Mineral Foundation (DMF) is an important organization to ensure the sustainable development of mining-affected areas in India. Mining and mineral activities have many adverse impacts on the environment, local communities, and the local economy. DMF is an organization for mitigating the adverse effects of mining activities and supporting the socio-economic development of mining-affected areas. The DMF is managed by a government trust that also includes representatives from local government and mining-affected communities. This organization ensures that local communities have an opinion on how funds are used, and whether the projects implemented are aligned with the needs and priorities of local communities. DMF is a source of funds for the development of mining-affected areas, and the funds are to be used for various purposes such as infrastructure development, health care, education, and skill development. This helps bridge the development gap in mining-affected areas and contributes to sustainable development. DMF funds are collected from mining companies, and the utilization of funds is also monitored and audited. This helps in ensuring transparency and accountability in the utilization of funds and prevents misuse of funds. Overall, the DMF is an important institution in ensuring the sustainable development of mining and mineral-affected areas in India, and it contributes significantly to bridging the development gap in these areas, improving the living standards of local communities, and promoting sustainable mining practices.

7.Hypothesis of research studies

1) DMF would have proved effective in improving rural infrastructure development in the Kutch district

2) Utilization of DMF funds for rural infrastructural development in the Kutch district would have been optimal.

3) DMF may have improved the living standards of rural communities in mining areas.

8.OBJECTIVES OF THE RESEARCH STUDY:

1. To assess the impact of DMF on rural infrastructure development in the Kutch district.

2. To assess the amount allocated sector-wise for rural infrastructure development in the Kutch district.

2. To identify major infrastructure projects initiated by DMF in the Kutch district and assess their impact on local communities.

4. To make suggestions to improve the effectiveness of DMF in rural infrastructure development in the Kutch district.

9.Research Methodology:

This research study is mainly based on secondary data. Gujarat DMF website, some other previous studies as well as, and the DMF organization were visited to get information. Research has been done according to the information provided by them. The data received from DMF has been analyzed with the help of tables and percentages.

10.Analysis of Research Studies:

Sector wise details of works and financial amount sanctioned under DMF Kutch are as follows for different years.

Year 2019-20

Rank	Sector	Number of Works Sanctioned	Amount (in Lakhs)
1	Drinkingwater facility	0	0
2	Health	1	300
3	Education	0	0

4	Women and Child Welfare	0	0
5	Skill Development	1	206.12
6	Sanitation	3	15
7	Physical Infrastructure	1	05

In the year 2019-20, DMF sanctioned a total of 6 works in different sectors in high-priority areas for rural development and allocated Rs.526.12 lakhs. 300 lakhs, 206.12 lakhs, 15 lakhs, and 5 lakhs were allocated for health, skill development, sanitation, and physical infrastructure facilities respectively.

year 2020-21

Rank	Sector	Number of Works Sanctioned	Amount (in Lakhs)
1	Drinkingwater facility	2	400
2	Health	4	462.65
3	Education	1	427.50
4	Women and Child Welfare	0	0
5	Skill Development	7	240
6	Sanitation	0	0
7	Physical Infrastructure	4	362

In the year 2020-21, a total of 18 works were sanctioned by DMF in different sectors in high-priority areas for rural development and Rs.1892.15 lakhs were allocated for the same. Which is almost 3 times more than last year. 400 lakhs, 462.65 lakhs, 427.50 lakhs, 240 lakhs, and 362 lakhs were allocated for drinking water, health, education, skill development, and physical infrastructure respectively. While no expenditure has been spent on important areas like women and child development and sanitation.

year 2021-22

Rank	Sector	Number of Works Sanctioned	Amount (in Lakhs)

1	**Drinkingwater facility**	**51**	**1039.70**
2	**Health**	**25**	**1177.76**
3	**Education**	**26**	**722.28**
4	**Women and Child Welfare**	**0**	**0**
5	**Skill Development**	**1**	**199.42**
6	**Sanitation**	**11**	**117.50**
7	**Physical Infrastructure**	**135**	**2187.46**

In the year 2021-22, a total of 249 works were sanctioned by DMF in different sectors in high priority areas for rural development and Rs.5444.12 lakhs were allocated for the same. Which is 3551.97 lakh more than last year. 1039.70 lakhs, 1177.76 lakhs, 722.28 lakhs, 0 (nil), 199.42 lakhs, 117.50 lakhs and 2187.46 lakhs were allocated for drinking water, health, education, women and child welfare, skill development, sanitation and physical infrastructural facilities respectively. While this year also no expenditure has been spent on important areas like women and child development.

year 2022-23

Rank	**Sector**	**Number of Works Sanctioned**	**Amount (in Lakhs)**
1	**Drinkingwater facility**	**11**	**68.44**
2	**Health**	**30**	**798.11**
3	**Education**	**105**	**3123.56**
4	**Women and Child Welfare**	**0**	**0**
5	**Skill Development**	**0**	**0**
6	**Sanitation**	**16**	**644.75**
7	**Physical Infrastructure**	**140**	**1698.93**

In the year 2022-23, a total of 302 works has been sanctioned by DMF in different sectors in high-priority areas for rural development and Rs.6333.79 lakhs have been allocated for the same. Which is 889.67 lacks more than last year. Apart from this, 63 works have been approved for environment maintenance in the year 2022-23 and 1420.14 lakh rupees have been allocated. In 2022-23, the expenditure on drinking water, health, education, women and child welfare, skill development, sanitation, and physical infrastructure is as follows. 68.44 lakh, 798.11 lacks, 3123.56 lacks, 0 (nil), 0 (nil), 644.75 lacks and 1698.93 lacks were allotted. While this year also no expenditure has been spent on areas like women and child development and skill development.

Total sanctioned works and amount from year 2019-20 to 2022-23

Rank	Year	Number of Works Sanctioned	Amount (in Lakhs)
1	2019-20	6	526.12
2	2020-21	18	1892.15
3	21021-22	254	5490.39
4	2022-23	372	7815.37
	Total	650	15724.03

The above table includes all the works and amounts sanctioned by DMF from the year 2019-20 to 2022-23. It can be said that the number of works and financial amounts sanctioned by DMF has drastically increased every year. A total of 650 works has been sanctioned by DMF for rural infrastructure development in the last four years. Also, an amount of 15724.03 lakhs has been allocated to complete these works.

11.Conclusions:

The number of works sanctioned under the DMF in the Kutch district and the financial amount sanctioned have increased significantly over the past years, which has helped to address the developmental gap and socio-economic challenges faced by mining-affected areas in the region.

Due to the Corona crisis in 2019-20, the amount and work sanctioned by DMF were less which has increased in subsequent years.

Most of the works sanctioned by DMF and sanctioned funds have increased significantly in the last two years. This suggests a more proactive and effective approach to managing DMF funds in the district.

Allocation of DMF funds for various developmental activities like infrastructure development, healthcare, education, skill development, etc., can contribute to sustainable development and has proven to help improve the standard of living of local communities.

12.Suggestions:

Approved works should be evaluated regularly. To ensure that these works are effective and achieve their intended results.

Greater collaboration and coordination between various stakeholders including mining companies, local government, citizens, and social-organizations should be encouraged to maximize the impact of DMF projects and ensure their sustainability.

It should be ensured that the allocation of DMF funds is transparent and useful to the local community and that local needs and priorities are properly considered while selecting and implementing development projects.

More funds need to be allocated in important areas like women and child development, skill development, and sanitation.

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Unlocking the Vault: A Comprehensive Exploration of Non-Performing Assets in Indian Banks for Sustainable Financial Growth

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Abstract:

This research paper examines the phenomenon of Non-Performing Assets (NPA) in selected banks in India. The study focuses on evaluating the financial performance of UCO Bank, Bank of India, Indian Overseas Bank, Central Bank, and Bank of Maharashtra by analyzing various indicators such as reserves and surplus, Net NPA, Net NPA ratio, Net NPA to advances ratio, net profit share, net/profit margin ratio, basic EPS, and return on assets ratio. The data for the study is collected from the Money Control website and the annual reports of the selected banks, covering the period from 2018 to 2022. The research paper aims to test hypotheses regarding the differences in NPA metrics among the banks using statistical techniques such as mean, standard deviation, and one-way ANOVA. The findings reveal a significant variation in Net NPA values among the selected banks, with Bank of India showing the highest mean value and standard deviation. However, the analysis does not indicate a significant difference in Net NPA %, suggesting that the proportion of non-performing assets relative to total assets is similar across the banks. The study contributes to a better understanding of NPA management in the banking sector and highlights the challenges faced by banks in controlling NPAs. The research findings can guide policymakers, regulators, and banking institutions in formulating effective strategies to address NPA risks and enhance financial stability.

Keywords: Non-Performing Assets (NPA), financial performance, banking sector, reserves and surplus, return on assets ratio.

Introduction:

Non-Performing Assets (NPAs) have been a persistent issue in the banking sector of India. As financial institutions play a crucial role in the economy by accepting deposits and providing loans, the health of banks directly impacts the overall financial stability and growth of the country. NPAs, also known as bad loans, are assets that have not generated income for the bank due to the borrower's failure to repay the loan amount and interest within the agreed timeframe.The Indian banking sector has undergone various phases of development since the country's independence, with the government playing a significant role in its operations. However, overzealous control and a lack of efficient banking regulations have hindered the industry's performance and its ability to contribute to the nation's economic growth. This has led to a proliferation of NPAs, caused by factors such as misappropriation of funds, ineffective recovery tribunals, willful defaults, natural disasters, changes in government policies, flawed lending procedures, technological shortcomings, and managerial inefficiencies.The life cycle of an NPA involves three primary stages: the declaration of a stressed asset and its classification as an NPA, investigation to determine the reasons behind the default, and the recovery stage, which often requires crisis management. The classification of NPAs further depends on the duration of non-payment and the reliability of the source. Sub-standard assets are those that have been non-performing for up to 12 months, while assets with a questionable history have remained non-paying for over a year. Lost assets are those deemed irrecoverable, with bank reserves being set aside to cover potential losses.The impact of NPAs on the banking sector is significant, as they erode the profitability of banks and restrict their ability to lend. Addressing the issue of NPAs is crucial for restoring the financial health of banks, ensuring their stability, and facilitating economic growth. Efforts to manage NPAs include various measures, such as property seizure, legal action, and reminders to borrowers. Private sector banks often undertake revival measures more actively than public sector banks.In recent years, the Indian government has focused on reducing NPAs through financial sector reforms, including mergers of banks to consolidate their operations and improve their efficiency. These efforts have shown positive results, with a significant reduction in gross NPAs across several banks in 2022. This decrease can be attributed to the coordinated efforts of the government and the implementation of various strategies to recover and restructure non-performing loans.This research paper aims to provide a comprehensive analysis of NPAs in the Indian banking sector, exploring the causes, implications, and strategies employed to address the issue. By understanding the complexities surrounding NPAs, policymakers, regulators, and banking institutions can develop effective measures to mitigate risks, enhance loan recovery, and strengthen the financial stability of the banking sector.As of the latest available data, the current situation of Non-Performing Assets (NPAs) in various banks in India showcases a mixed trend. While significant progress has been made in reducing NPAs in some banks, others continue to face challenges in managing their non-performing loan portfolios. Here is an overview of the NPA situation in selected Indian banks:

1. State Bank of India (SBI):SBI, the largest public sector bank in India, has shown improvement in managing NPAs. The bank has implemented robust recovery measures, including the Insolvency and Bankruptcy Code (IBC), to resolve stressed accounts. As a result, SBI has witnessed a decline in its gross NPAs and improvement in its asset quality. However, it is worth noting that the absolute amount of NPAs is still significant due to the bank's large size and extensive loan portfolio.

2. Punjab National Bank (PNB):PNB has faced challenges in dealing with NPAs, particularly due to a high-profile fraud case that came to light in 2018. The bank has taken measures to clean up its balance sheet and strengthen its recovery efforts. However, there is still work to be done to fully address the NPA issue and improve asset quality.

3. Bank of Baroda (BOB):BOB has made considerable progress in managing NPAs and improving its asset quality. The bank has implemented effective recovery strategies and stringent credit risk management practices. As a result, BOB has witnessed a decline in its gross NPAs and has focused on resolving stressed accounts through measures like debt restructuring and recovery proceedings.

4. ICICI Bank:ICICI Bank, one of the leading private sector banks in India, has shown resilience in managing NPAs. The bank has implemented proactive measures to identify and resolve stressed accounts, including the use of resolution mechanisms like the IBC. ICICI Bank has also focused on strengthening its risk management processes to prevent the accumulation of NPAs.

5. HDFC Bank:HDFC Bank has maintained a strong asset quality with a relatively low level of NPAs compared to other banks. The bank has implemented effective credit assessment and risk management practices, resulting in a well-controlled NPA portfolio. However, it is important to note that even with a robust system, HDFC Bank continues to face some level of NPAs, albeit at a manageable level.

It is essential to recognize that the NPA situation can vary among banks, depending on factors such as their lending practices, exposure to specific sectors, and the effectiveness of their recovery mechanisms. The Reserve Bank of India (RBI), as the regulatory authority, has been instrumental in introducing policies and guidelines to address NPAs and enhance banks' ability to recover loans.Furthermore, the government's initiatives, such as the recapitalization of banks and the establishment of asset reconstruction companies, have played a significant role in resolving NPAs and improving the overall health of the banking sector. Ongoing efforts to strengthen governance, enhance risk management frameworks, and promote transparency are crucial in addressing the NPA issue and ensuring the stability and resilience of the banking system in India.

Literature Reviews

1. Literature Review: Impact of Economic Factors on NPA in Indian Banks: According to Sharma and Sharma (2017), several studies have examined the impact of economic factors on the rise of NPAs in Indian banks. These factors include economic downturns, inflation, interest rates, and industry-specific issues. The literature suggests that during periods of economic instability, borrowers face difficulties in repaying their loans, leading to an increase in NPAs. Furthermore, sectors such as infrastructure and real estate have shown a higher incidence of NPAs due to their sensitivity to economic fluctuations (Aggarwal &Padhan, 2018).

2. Literature Review: Role of Regulatory Policies in Managing NPAs in Indian Banks: Regulatory policies play a crucial role in managing NPAs in Indian banks. Studies have shown that measures implemented by the Reserve Bank of India (RBI), such as asset classification norms, loan restructuring guidelines, and the introduction of the Insolvency and Bankruptcy Code (IBC), have had a significant impact on the resolution of NPAs (Tiwari & Gaur, 2020). The literature emphasizes the importance of effective regulatory frameworks to ensure timely identification, reporting, and resolution of NPAs, ultimately strengthening the banking sector (Bhuyan& Baruah, 2019).

3. Literature Review: Technological Interventions for NPA Management in Indian Banks: Technological advancements have enabled Indian banks to adopt innovative solutions for NPA management. Studies have highlighted the role of advanced analytics, artificial intelligence, and machine learning in identifying early warning signals of potential NPAs, improving credit risk assessment, and streamlining recovery processes (Jindal & Tandon, 2019). The literature suggests that embracing technology can enhance banks' ability to proactively manage NPAs, reduce loan defaults, and improve overall asset quality (Panda & Sharma, 2020).

4. Literature Review: Impact of Legal and Institutional Frameworks on NPA Resolution in India: The legal and institutional frameworks have a significant impact on NPAresolution in India. Studies have highlighted the role of the Insolvency and Bankruptcy Code (IBC) in expediting the resolution process, facilitating debt restructuring, and improving recovery rates (Srivastava & Dey, 2020). Additionally, the literature emphasizes the need for a robust institutional infrastructure, such as asset reconstruction companies and dedicated debt recovery tribunals, to support efficient NPA resolution mechanisms (Rahman, 2018).

5. Literature Review: Impact of Corporate Governance Practices on NPA Levels in Indian Banks: Corporate governance practices play a crucial role in managing NPA levels in Indian banks. Studies have indicated that effective governance structures, transparent disclosure practices, and independent board oversight contribute to better risk management and lower NPAs (Kaur & Yadav, 2019). The literature emphasizes the need for banks to strengthen their governance frameworks, promote ethical practices, and ensure adequate board oversight to prevent the accumulation of NPAs and safeguard the interests of stakeholders (Agarwal & Sharma, 2019).

Objectives

- To identify the key factors contributing to the high levels of Non-Performing Assets (NPAs) in Indian banks.
- To analyze the impact of NPAs on the financial health of Indian banks and the broader economy.
- To evaluate the effectiveness of existing regulatory and institutional mechanisms in managing and resolving NPAs in the Indian banking sector.

- To propose strategies and recommendations for improving NPA management and reducing their incidence in Indian banks.

Discussion

The high levels of Non-Performing Assets (NPAs) in Indian banks have been a persistent concern that affects the stability and profitability of the banking sector. Identifying the key factors contributing to the accumulation of NPAs is crucial for understanding the root causes of this problem and formulating effective strategies for its mitigation.Several factors have been identified in the literature as major contributors to the high levels of NPAs in Indian banks. First and foremost, inadequate credit appraisal and risk management practices have played a significant role. Banks may have overlooked the creditworthiness of borrowers, leading to the granting of loans to individuals or businesses with weak financial positions or dubious repayment capacity. Additionally, lax monitoring and supervision of loan accounts and inadequate post-disbursement follow-up have allowed borrowers to default on their loan repayments, contributing to the NPA burden.Furthermore, economic factors such as economic downturns, industry-specific issues, and policy changes have impacted the ability of borrowers to repay their loans, resulting in a rise in NPAs. Factors like changes in government regulations, delays in project clearances, and unforeseen events like natural disasters have disrupted business operations and affected cash flows, making it challenging for borrowers to meet their repayment obligations.Corporate governance lapses and unethical practices have also been identified as contributing factors to NPAs. Instances of corporate fraud, diversion of funds, and mismanagement of resources have weakened the financial position of borrowing entities, leading to defaults on loan repayments.Inadequate legal and regulatory frameworks for debt recovery and the slow judicial process have hindered the timely resolution of NPAs. The absence of a robust bankruptcy framework and the lack of enforcement mechanisms have made it difficult for banks to recover their dues effectively.Addressing these key factors requires a multi-faceted approach. Strengthening credit appraisal processes, implementing stringent risk management practices, and enhancing corporate governance standards are essential for preventing the accumulation of NPAs. Moreover, reforms in the legal and regulatory framework, such as the Insolvency and Bankruptcy Code (IBC), have been introduced to facilitate faster resolution and recovery of NPAs.By identifying and understanding the key factors contributing to high levels of NPAs in Indian banks, policymakers, regulators, and banking institutions can develop targeted interventions and policies to address these issues effectively. Such efforts are crucial for promoting financial stability, enhancing the health of the banking sector, and fostering sustainable economic growth in India.

Research methodology

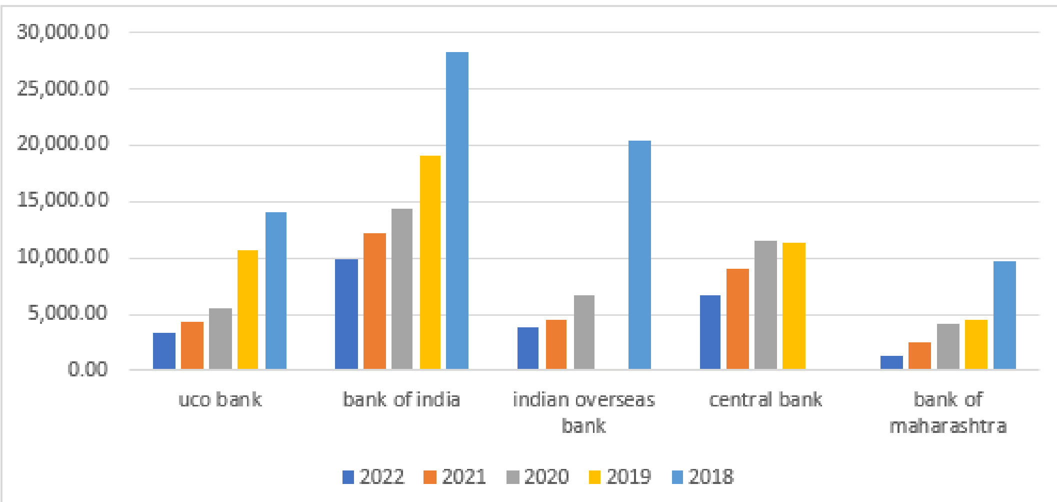
This study aims to assess the financial performance of banks in India by analyzing key indicators such as net NPA, net NPA ratio. The research is conducted for the period of 2018 to 2022, utilizing secondary data from the Money Control website and annual reports of the selected banks. The study formulates hypotheses and employs statistical tools such as mean, standard deviation, and one-way ANOVA to test for significant differences among the banks. It is important to acknowledge the limitations of the study, including the reliance on secondary data, the focus on specific financial ratios, and the potential influence of external factors. Nevertheless, the findings will provide valuable insights for stakeholders, aiding in decision-making and strategic planning in the banking sector.

Discussion

When a borrower fails to make loan repayments for more than 90 days, it is categorized as a Non-Performing Asset (NPA). If the loan balance remains unpaid for over a year from the due date, it becomes a dubious debt, and if it extends beyond three years, it results in a loss or default. These situations may occur due to deliberate evasion of loan repayment or significant debt accumulation. In an effort to recover the funds, banks may attempt to sell the borrower's assets, but if unsuccessful, the loan is recorded as an NPA and removed from the bank's books.Net NPA refers to the provision for subpar and uncertain debts made by commercial banks, which is lower than the total amount of non-

net nap					
year/bank	uco bank	bank of India	Indian overseas bank	central bank	bank of Maharashtra
2022	3,315.78	9,851.93	3,824.62	6,675.17	1,276.57
2021	4,389.51	12,262.02	4,577.59	9,036.45	2,544.32
2020	5,510.66	14,311.00	6,602.80	11,534.46	4,145.38
2019	10,703.39	19,118.96	143.68	11,333.24	4,559.33
2018	14,082.07	28,207.27	20,399.66	0	9,641.19
mean	7,600.28	16,750.24	7,109.67	7,715.86	4,433.36
s.d	4600.961564	7255.257788	7787.951443	4744.170981	3191.946485

performing loans. Commercial banks set aside a precautionary amount to cover delinquent loans. The net NPA is derived by subtracting the provision for overdue loans from the outstanding loan commitments, representing the remaining non-performing assets.



HO:ThereisnosignificantdifferencebetweennetNPAofselected banks.

TableANOVAVariance

ANOVA

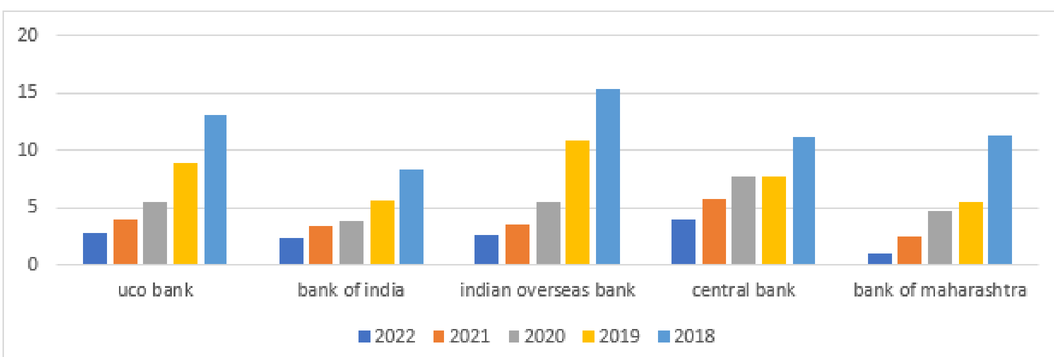
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	438575961.79	4	109643990.45	3.28	0.032	2.866
Within Groups	668621924.9	20	33431096.24			
Total	1107197887	24				

The table reveals that Bank of India has the highest mean value of 16,750.24 and a standard deviation of 7255.257, indicating a larger average value and higher dispersion of net NPA. On the other hand, Bank of Maharashtra has the lowest mean value of 4,433.36, suggesting a lower average net NPA level. The ANOVA table shows that the calculated F-value is 3.28, and at a 5% significance level, the associated p-value is 0.032. As the p-value is less than the significance level, the null hypothesis is rejected. Therefore, it can be concluded that there is a significant difference between the net NPA of the selected banks.

Net NPA

Net NPA % is a measure that indicates the proportion of non-performing assets in relation to the total loan portfolio of a bank. In various industries, businesses, individuals, governments, and banks generate different types of revenue. Unlike industries that create tangible goods and generate revenue from their sale, banks generate revenue primarily through the interest earned on loans. Therefore, the loan balance and the interest payments made by borrowers serve as assets for banks. However, when borrowers fail to repay the principal and interest within the specified repayment period, the loan becomes classified as a non-performing asset (NPA) for the bank. The Net NPA % provides insight into the extent to which a bank's loan portfolio is affected by non-performing assets, thereby reflecting the bank's asset quality and credit risk.

net nap %					
year/bank	uco bank	bank of India	Indian overseas bank	central bank	bank of Maharashtra
2022	2.7	2.34	2.65	3.97	0.97
2021	3.94	3.35	3.58	5.77	2.48
2020	5.45	3.88	5.44	7.63	4.77
2019	8.94	5.61	10.81	7.73	5.52
2018	13.1	8.28	15.33	11.1	11.24
mean	6.826	4.692	7.562	7.24	4.996
s.d	4.215397965	2.329628726	5.370714105	2.652621345	3.932305939



HO:Thereisnosignificantdifferencebetweennetnparatiosofselected banks.

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	35.16114	4	8.790286	0.5896	0.674	2.87
Within Groups	298.163	20	14.90815			
Total	333.3241	24				

TableANOVAvariance

The interpretation of Table suggests that Indian Overseas Bank has the highest mean value of 7.562 and a standard deviation of 5.370, indicating a relatively higher average value and variability in the Net NPA % among the selected banks. On the other hand, Bank of India has the lowest mean value of 4.692. The ANOVA table further reveals that the calculated F-value is 0.5896, and at a significance level of 5%, the p-value is 0.674. As a result, the null hypothesis is accepted, indicating that there is no significant difference between the Net NPA % of the selected banks. This suggests that the variation observed in the Net NPA % values among the banks is not statistically significant, and the differences could be due to random chance rather than systematic variations.

Conclusion

In conclusion, the research paper focused on the analysis of Non-Performing Assets (NPA) in selected banks in India. The study examined various aspects such as reserves and surplus, Net NPA, Net NPA ratio, Net NPA to advances ratio, net profit share, net/profit margin ratio, basic EPS, and return on assets ratio of UCO Bank, Bank of India, Indian Overseas Bank, Central Bank, and Bank of Maharashtra. The period of the study spanned from 2018 to 2022, and the data was collected from the Money Control website and annual reports of the selected banks. The research paper aimed to test several hypotheses related to the differences in reserves and surplus, Net NPA, Net NPA ratio, Net NPA to advances ratio, net profit/share, net/profit margin ratio, basic EPS, and return on assets ratio among the selected banks. The statistical analysis involved mean, standard deviation, and one-way ANOVA tests. The findings revealed that there was a significant difference in Net NPA among the selected banks, with Bank of India exhibiting the highest mean value and standard deviation. However, the analysis did not find a significant difference in Net NPA % among the banks, as indicated by the acceptance of the null hypothesis. These results suggest that while there may be variations in the absolute Net NPA values among the banks, when considering the Net NPA %, there is no statistically significant difference. This implies that the banks, despite varying in the magnitude of their NPA figures, face similar challenges in managing and controlling the proportion of non-performing assets relative to their total assets. Overall, this research provides insights into the financial performance of selected banks in India, specifically regarding their Non-Performing Assets. The findings contribute to a better understanding of the dynamics and challenges associated with NPAs in the banking sector, which can inform policymakers, regulators, and banking institutions in formulating effective strategies to mitigate NPA risks and enhance financial stability.

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કચ્છ જીલ્લાનું પુરાતત્વીય નગર : નાની રાયણ

ડૉ. નંદલાલ એન. છાંગા
મદદનીશ પ્રાધ્યાપક
શ્રી આર.આર. લાલન કોલેજ, ભુજ

કચ્છ જીલ્લો સમગ્ર ભારતમાં પુરાતત્વીય દ્રષ્ટીએ અગત્યતા ધરાવતો જીલ્લો છે. અહીંયા પ્રાચીનકાળ સાથે સંકળાયેલા અનેક પુરાતત્વીય સ્થળો મળી આવ્યા છે. જેમ કે, ધોળાવીરા, દેશલપર, શિકારપુર, નાની રાયણ વગેરે. જેમાં પશ્ચિમ કચ્છમાં આવેલું નાની રાયણ મહત્વનું સ્થળ છે.

માંડવી તાલુકામાં માંડવીથી ૫ કિલોમીટર અને ભુજથી ૫૭ કિલોમીટર દૂર વસેલું આ ગામ છે. આ સ્થળેથી જાણીતા હૃદયરોગ નિષ્ણાત અને પુરાતત્વરસિક ડૉ.પુલિનભાઈ વસાને પૂર્વ હડપ્પાકાળથી માંડીને આજ દિવસ સુધીના વિવિધ માનવવસવાટના પુરાવાઓ મળ્યા છે. આ ગામની એક તરફ આવેલા છેલામાં વહેતા પાણીએ ગામની તે તરફના ભાગને કાપી નાખ્યો છે, જેને અહીંના લોકો કપ્પર તરીકે ઓળખે છે. આ કપ્પરમાં ઉભા રહીને જમીનમાં દટાયેલી ઈંટોની પ્રાચીન દીવાલ દેખાય છે, જે અહીંના દટાયેલા શહેરની સૌથી વધુ દેખાતી નિશાની છે. ઉત્ખનન દરમ્યાન જમીનમાંથી નીકળેલી અનાજ ભરવાની વિશાળ કોઠી મળી છે, જેમાં ૩૦૦ કિલો અનાજ ભરી શકાતું હતું. આ કોઠી પ્રાચીન કુંભારકળાનો ઉત્કૃષ્ટ નમૂનો કહી શકાય. ૪ ફૂટ ઉંચી, ૬ ફૂટ પહોળી અને ૨.૫ ઈંચ જાડી દીવાલવાળી આ કોઠીના નીચેના ભાગમાં એક કાણું છે જેમાંથી અનાજ બહાર કાઢી શકાય. છેલ્લા બે હજારથી પણ વધારે વર્ષનો માર ઝીલી અકબંધ રહેલી આ કોઠી કચ્છના ઈ.સ.૨૦૦૧ના ધરતીકંપ વખતે મકાનનું છાપરું પડતાં ક્ષતિગ્રસ્ત થઈ છે.

ગામમાં આવેલા દાદા ધોરમનાથના મંદિરની સામે એક કબ્રસ્તાનના અવશેષો મળી આવ્યા છે. બીજું કબ્રસ્તાન ગામથી થોડે દૂર નાગલપર ગામ તરફના સીમાડામાં છે. આ કબ્રસ્તાન ઘણું જ પ્રાચીન જણાય છે. પાણીની પાઈપલાઈન નાખવા લાઈન ખોદતી વખતે આ બંને કબ્રસ્તાનની એક એક કબર ખોદાઈ ગઈ હતી, જેમાં સંપૂર્ણ કદનાં માનવ-હાડપિંજર જોવા મળ્યાં હતાં. દાદા ધોરમનાથના મંદિર પાસેના કબ્રસ્તાનમાં સ્ત્રીનું અને બીજા કબ્રસ્તાનમાં પુરુષનું હાજપિંજર હતું. નર્મદાનદીના પાણીની પાઈપલાઈન નાખતી વખતે નાની રાયણને ચીરતી ૧૦ ફૂટ ઉંડી અને ૩ ફૂટ પહોળી એક ખાઈ ખોદવામાં આવી હતી. એ ખાઈના વ્યાપક અભ્યાસ પરથી એવું જણાયું છે કે હાલની જમીનના તળની ૨ ફૂટથી ૪ ફૂટ નીચે એક આખી સંસ્કૃતિ દટાયેલી છે. જમીનની ૪ ફૂટ નીચે પકવેલી માટીની ઈંટોની દીવાલો જોવા મળી જેમાં કાદવથી ઈંટો ચોટાડવામાં આવી હોય તેવું જણાય છે. કુંભારના નીંભાડામાં રાખેલાં માટીનાં વાસણોની થપ્પીઓ, મોટી કોઠીઓની હારમાળા, નાનાં-મોટાં વાસણો, મણકા જેવાં અનેક માનવવસાહતના પુરાવાઓ મળી આવ્યા છે.

પુરાવશેષો : આભૂષણો :

નાની રાયણની જમીનમાંથી ખોદકામ દરમ્યાન વિપુલ પ્રમાણમાં આભૂષણો મળી આવ્યા છે. ખાસ કરીને મણકાઓ, શંખનાં આભૂષણો, એક ઘરેણાં બનાવવાની ડાઈ, પથ્થરની અને કાંસાની ધાતુ ગાળવા માટે વપરાતી ક્રુસીબલ પણ મળી આવી છે. મણકાનો ઉપયોગ માત્ર શૃંગાર માટે નહીં પરંતુ જે-તે વ્યક્તિનો સામાજિક અને ધાર્મિક

હોદો દર્શાવવા માટે પણ થતો હતો. પથ્થરના મણકા બનાવવાની કળા પેલીઓલીથીક અને મેગાલીથીક કાળથી અર્થાત્ ઈ.સ.પૂર્વે ૧૦ હજાર વર્ષોથી ૮ હજાર વર્ષોના સમયથી ચાલી આવતી જોવા મળે છે.

આ વસાહતમાંથી મોટા પ્રમાણમાં પકવેલી માટી, પથ્થરના - શંખના અને અર્ધકિંમતી પથ્થરોના મણકાઓ મળ્યાં છે. પથ્થરનો મણકો ૪.૫ સે.મી. જાડો છે, જે અણઘડ જોવા મળે છે. આવા મણકાઓ પશુઓને ગળામાં પહેરાવવા માટે વપરાતાં હશે. તદ્ઉપરાંત ઘરેણામાં વપરાતા હોય તે પ્રકારના પથ્થરના નાના મણકા પણ મળી આવ્યા છે. પકવેલી માટીના લાલ, પીળા, કાળા અને બ્રાઉન કલરના નાના મોટા અને વિવિધ આકારના મણકા મળ્યા છે. આ મણકામાં મોટાભાગનાં મણકાઓ સોપારી આકારના છે, જેને અંગ્રેજીમાં 'એરેકા-નટ બીડ્સ' કહે છે. આ પ્રકારના મણકા ગુજરાતનાં અન્ય ઉત્ખનિત સ્થળો જેવાં કે દેવની મોરી, નાગરા, શામળાજી અને સોમનાથી વગેરે સ્થળોએથી પણ મળી આવ્યા છે.

શંખમાંથી બનાવેલાં આભૂષણો :

નાની રાયણનાં ખેતરોમાંથી શંખમાંથી બનાવેલી બંગડીના ટુકડાઓ મળી આવ્યા છે. આ ઉપરાંત બંગડી બનાવી લીધા પછી વધેલા શંખના ટુકડા તેમજ કાપ્યા વગરના આખા શંખ પણ મળી આવ્યા છે. બંગડી પહેરવાનો રિવાજ ભારતીય સંસ્કૃતિમાં આદિકાળથી ચાલ્યો આવે છે. ધોળાવીરા ખાતે ખોદાયેલી કબરમાંના હાડપિંજરના હાથમાં શંખની બંગડી જોવા મળે છે. નાની રાયણમાંથી મળેલી શંખની બંગડીઓમાં અમુક સાવ જ સાદી, ડિઝાઈન વગરની બંગડીઓ છે, તો અમુક બંગડીઓ પર અત્યંત સુંદર કોતરણી કરવામાં આવી છે. આ બધી જ બંગડીઓ 'ટેરેબલ પાયરમ લીન' નામના શંખમાંથી બનાવવામાં આવી છે. શંખનાં આભૂષણો બનાવવાનો વ્યાપક ઉદ્યોગ નાની રાયણમાં હોવાનો સંભવ છે. અહીંથી માત્ર પાંચ કિલોમીટર દૂર આવેલા દરિયામાંથી આ પ્રકારના શંખ સહેલાઈથી મળી રહેતા હશે. બંગડીઓ ઉપરાંત એક બાજુબંધનો ટુકડો મળ્યો છે, જેની ઉપર પોતાનાં પીછાં સાફ કરતા મોરની કોતરણી છે. આ અદ્ભૂત કોતરણી તે સમયના કારીગરોની શ્રેષ્ઠતા પુરવાર કરે છે. બંગડીઓમાં જોવા મળતી વિવિધ ગુણવત્તા તે સમયે પણ ગરીબ અને તવંગર એમ સમાજમાં વર્ગવિભાજનનું સૂચન કરે છે.

અહીંથી શંખની બંગડીની ડિઝાઈન ધરાવતી પકવેલી માટીની બંગડીના બે ટુકડા પણ મળી આવ્યા છે. ભારતમાં વિવિધ સ્થળે થયેલાં સિંધુકાલીન ઉત્ખનનમાંથી શંખની બંગડીઓ નીકળી છે, પણ કોઈ એક ઠેકાણેથી આટલી વિવિધ પ્રકારની બંગડીઓ અને મોરનું નિરૂપણ કરતી ડિઝાઈનવાળું આભૂષણ એકસાથે મળ્યા હોવાનાં પુરાવાઓ મળ્યા નથી.

ઘરેણાં બનાવવાની ડાઈ :

૮૫×૭૨×૩૩ મી.મી.ના ઈંટના ટુકડા આકારની ઘરેણાં બનાવવાની ડાઈ મળી આવી છે. જેમાં ૧ બિંદુ પરથી નીકળી ગોળાકાર બનાવી નીચે જતી છ લાઈનો કોતરવામાં આવી છે. પેન્ડન્ટ પ્રકારનું કોઈક આભૂષણ બનાવવા માટે આ ડાઈનો ઉપયોગ થયો હશે જેમાં પીગળેલી ધાતુ રેડીને તેને ઠારવાથી પ્રશ્નાર્થ આકારનું આભૂષણ તૈયાર થતું હશે.

મૃત્તિકાપાત્રો :

નાની રાયણમાંથી ઉત્ખનન દરમ્યાન ઘણી જાતનાં વાસણો અને તેના ટુકડા મળી આવ્યા છે. નાની રાયણમાંથી લોટા આકારનો ઘાટ આપેલાં બે સંપૂર્ણ વાસણ મળ્યાં છે. તેના પર કોઈ પ્રકારની ડિઝાઈન નથી. આ ઉપરાંત જુદા જુદા પ્રકારનાં પ્રાણી, પક્ષી અને ફૂલ-પાનની ડિઝાઈનવાળાં અસંખ્ય વાસણોનાં ટુકડાઓ પણ મળી આવ્યા છે. આ ઉપરાંત વિવિધ પ્રકારનાં કોડિયાં, માટલાં, વાટકા, વાસણ ઢાંકવાના ઢાંકણાં પણ મળી આવ્યાં છે. જમીનથી ૪ ફૂટ નીચે કુંભારના નીંભાડાઓમાં રાખેલાં કોડિયાં અને વાટકાની થપ્પીઓ પણ જોવા મળી છે. મકાન બાંધવા માટે વપરાતી પકવેલી માટીની ઈંટો મળી છે. ઠીકરાની શિરમોર ગણી શકાય તેવી કોઠીઓ નાની રાયણની કુંભારકળાની ચરમસીમા છે. ખોદાયેલી ખાઈમાં એકસાથે ૭ કોઠીઓ જોવા મળી છે, જે અહીં મોટા પ્રમાણમાં કોઠીઓ બનાવવામાં આવતી હોવાનું સૂચવે છે.

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પરમાર નિધી વલમભાઈ

પી.એચ.ડી. સ્કૉલર

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પ્રસ્તાવના:

આદિકાળ થી ગાઢ જંગલ કે દુર્ગમ પ્રદેશના અંતરિયાળ વિસ્તારમાં વસવાટ કરતાં લોકોને આદિવાસી તરીકે ઓળખવામાં આવે છે.આઝાદી બાદ ભારતના તમામ આદિવાસીઓને એક જૂથમાં મૂકી ને તેમને અનુસૂચિત જનજાતિના લોકો તરીકે ઓળખવા લાગ્યા. જે બંધારણની એક મોટી સિદ્દિધ ગણાવી શકાય.ભારતસરકારના બંધારણમાં આદિવાસીઓને અનુસચિત જનજાતિ તરીકેનો દરરજો આપવામાં આવેલ છે.આ દરરજ્જાને કારણે ઘણા આદિવાસીઓ ભણી ગણીને પોતાનો વિકાસ સાધી શક્યા છે,પરંતુ હજુ ઘણા ભાગના અંતરિયાળ તેમ જ દુર્ગમ વિસ્તારોમાં સદીઓથી રહેતા આદિવાસીઓ ,સગવડોથી વંચિત રહેવાના કારણે આજે પણ ગરીબી અને આજ્ઞાનતામાં જીવે છે.

આદિવાસીઓની ઓળખ માટેના ઐતિહાસિક દસ્તાવેજો અને આઝાદી બાદ તેમના વિકાસ માટે કરવામાં આવેલા બંધારણીય પ્રયત્નો અને વર્તમાન પરિસ્તિથીને ધ્યાનમા રાખીને સરકારે યોજનાઓ,શિષ્યવૃતિ દ્વારા આર્થિક રીતે સક્ષમ બનવાના પ્રયત્નો કર્યા છે.

દાહોદ જિલ્લાના પૂર્વ ભાગમાં આવેલા તાલુકાઓમાં અને આજુબાજુના વિસ્તારમાં વસ્તી ભીલ અને પટેલિયા આદિવાસી પ્રજાની બ્રિટિશ શાસનના સમયમાં તેમની પરિશિથિતી ખૂબ જ વિષમ હતી. આ વિસ્તારમાં દર ત્રણ વર્ષે વરસાદના અભાવે દુષ્કાળ પડેલો તેમના બળદ ,ગાય જેવા પશુઓનેજીવવા માટે ફાંફાં મારવા પડતાં હતા.

આ આદિવાસી સમાજમાં શિક્ષણ નો પાયો નાખવાનું કાર્ય ભીલ સેવા મંડળે કર્યું હતું.દાહોદ ભીલ સેવા મંડળની સ્થાપના 1922માં મીરાખેડી મુકામે ચાર બાળકોને દાખલ કરીને કરવામાં આવી હતી.ભીલ સેવા મંડળની સ્થાપનામાં ઠક્કરબાપા નો અમૂલ્ય ફાળો છે.ભીલ સેવા મંડળની સ્થાપના દ્વારા આદિવાસીઓની સેવા કરવાની ભાવના બીજાઓમાં જાગૃત કરીને આદિવાસી સમાજને આગળ લાવાના કર્યો કર્યા હતા.આદિવાસી સમાજની સામજિક અને આર્થિક પરિશિથિતી કથળેલી હતી તેનું મુખ્ય કારણ શિક્ષણનું સ્તર નહીવત હતું તેમજ આદિવાસીઓના અંતરિયાળ વિસ્તારમાં પ્રાથમિક સુવિધાઓ પણ ના હતી.સાહુકારો દ્વારા આદિવાસીઓનુ શોષણ થતું હતું. આમ આ પ્રદેશના આદિવાસીઓની પરિશિથિતી નબળી હતી.આદિવાસીઓને શિક્ષણ આપવાનું કાર્ય આ ભીલ સેવા મંડળ દ્વારા કરવામાં આવ્યું હતું.આદિવાસી સમાજમાં આજે શિક્ષણનું પ્રમાણ વધ્યું છે.તે માટે આદિવાસી સમાજ ભીલ સેવામંડળનો ઋણી છે.

ભીલ સેવા મંડળનાશૈક્ષણિકકાર્યોની શુરૂઆત:

ઈ. સ.1918-1919 અને 1920-1921 માં પંચમહાલ જિલ્લામા દુષ્કાળ પડ્યો હતો. અને આ સમયે પંચમહાલ જિલ્લાની પરિસ્થિતિ ખરાબ હતી.આવા સમયે પંચમહાલના આદિવાસીઓની મદદ માટે પૂજ્ય ઠક્કરબાપ આવી પોહચયાં હતા. આ દુષ્કાળના સમયમાં આદિવાસીની આવી જોઈને ઠક્કરબાપનું હ્રદય દ્રવી ઉઠ્યું અને તેમને પંચમહાલના આદિવાસીઓ માટે કાયમી રીતે સેવા કરવાનો અને આદિવાસીઓને આગળ લાવવા માટે ભીલ સેવા મંડળની 1922માં સ્થાપન કરી. અને આમ આરીતે તા.19/03/1922ના રોજ ચાર આદિવાસી બાળકોને દાખલ કરી આશ્રમ શાળા ઢબની શાળા શરૂ કરવામાં આવી હતી.આઆશ્રમની સંપૂણ જવાબદારી શ્રી ડાહ્યાભાઈ નાયકને

આપવામાં આવી હતી.આ આશ્રમ શરૂઆતમાં અંતયંજ સેવા મંડળ દ્વારા શરૂ કરવામાં આવ્યો જેના સંચાલનમા પૂજ્ય શ્રી ઠક્કરબાપ, શ્રી સુખદેવકાકા , શ્રી ઈન્દુલાલ યાજ્ઞિક વગેરે હતા.

આ રીતે નઈ તાલીમ અને બુનિયાદી શિક્ષણની શુરુઆત 1937 માં પૂ. શ્રી મહાત્મા ગાંધીજીએ શિક્ષણવિદો સાથે ચર્ચા કરીને વર્ધા શિક્ષણ યોજનાની શુરુઆત કરી એ પેહલાં ભીલોમાં 1922 થી નીચે મુજબ કેળવણીની શુરુઆત કરવામાં આવી.

ક્રમ.	શાખાનું નામ	શુરૂઆત
1	રાસ્ટ્રીય આશ્રમ,મીરાખેડી	19-03-1922
2	યશવાટીક,જેસવાડા	04-04-1923
3	ટિટોડી કુમાર આશ્રમ,ઝાલોદ	22-11-1923

આમ આદિવાસી વિસ્તારમાં પ્રાથમિક શિક્ષણની બિલકુલ ન હતી.એકમાત્ર મુવાલિયા ભીલ સેન્ટ્રલ જેવી જ જૂજ સરકારી શાળાઓ હતી,તેથી આદિવાસી વિસ્તારમાં પ્રાથમિક શિક્ષણ આપવા પૂજ્ય. ઠક્કરબાપાએ ભીલ સેવા મંડળ દ્વારા પ્રાથમિક શાળાઓ શુરુ કરવામાં આવી.

શિક્ષણની સાથે આદિવાસી શિક્ષિત ન હોવાના કારણે તેમનું શોષણ થતું હતું અને તે થતું અટકે તે માટે સહકારી પ્રવૃતિ શુરૂ કરવામાં આવી હતી. સહકારી મંડળીઓ સ્થાપવામાં આદિવાસી ખેડૂતો પાસેથી રૂ.૧-૦૦ ફી લેવામા આવતી હતી અને બાકીના રૂ.૫-૦૦ની શેરસહાય ભીલ સેવસ મંડળ તરફથી મળતી.આ સહકારી મંડળી સાહુકારના શોષણ અટકાવવાના કર્યો કરતી હતી. ધીમે-ધીમે આ સહાકારી મંડળીઓ વિકાસ પામીને પૂર્વ પંચમહાલ સુપરવાઈઝિગ યુનિયન થયું અને કાર્યરત બને છે. આ યુનિયન ભળીને પંચમહાલ સહકારી બૅન્કની સ્થાપના કરવામાં આવી.ભીલ સેવા મંડળની કામગીરી થી આદિવાસીઓમાં શિક્ષણનો પ્રચાર થયો હતો.અને આમ એક વર્ગ સમાજમાં શિક્ષિત થઈને બહાર આવ્યો અને પોતાના કુંટુંબને શિક્ષત કરવાનો તેમજ તેમની બીજી પેઢીને પણ શિક્ષત કર્યા હતાં,અને આમ ભીલ સેવા મંડળે આદિવાસી કલ્યાણ કામનો પાયો નાખીને શૈક્ષણિક ઉન્નતિની કાર્ય શુરૂ કરી હતી અને આદિવાસી સમાજ શૈક્ષણિક સ્તરે જાગૃતિ આવી હતી.આદિવાસી લોકો શિક્ષણ તરફ આગળ વધ્યા હતાં.આમ આદિવાસી સમાજમા શિક્ષણનું પ્રમાણ પણ વધ્યું હતું.ભીલ સેવા મંડળના તમામ શાખાઓ તેમજ સંસ્થાના આજીવન સભ્યનું પ્રદાન મહત્વનું છે. આમ આ ગરીબ આદિવાસી પ્રજમાં શિક્ષણના સૌપ્રથમ બીજ વાવવાનું કામ ભીલ સેવા મંડળે કર્યું હતું.

આશ્રમશાળાની પ્રવૃતિઓ:

ભીલ સેવા મંડળ દ્વારા આશ્રમશાળા ઢબની શુરૂ કરવામાં આવી. મીરાખેડી આશ્રમથી આ આશ્રમશાળા ઢબની શિક્ષણ પ્રવૃતિ શુરુ કરવામાં આવી હતી.આ આશ્રમશાળા ઢબનો પ્રયોગ સફળ થતાં એક નવા આશ્રમની શુરૂઆત જેસવાડા મુકામે સ. ને,૧૯૨૩માં કરવામાં આવી.આ શાળાઓ શિક્ષણની સાથે-સાથે આદિવાસીઓમાં જાગૃતિ લાવવાનું કાર્ય કરતી હતી. પ્રાથમિક શિક્ષણ ,માધ્યમિક શિક્ષણ,ઉચ્ચતર માધ્યમિક શિક્ષણ, બુનિયાદી મહિલા અધ્યાપન મંદિર,આદિવાસી મહિલા તાલીમ કેન્દ્ર ,પ્રૌઢ શિક્ષણ,જન શિક્ષણ નિલાયમ , ભીલસેવા મંડળ દ્વારા શિક્ષણ આપવામાં આવતું હતું. પરિણામે આદિવાસીઓમાં કંઈક જાગૃતિ આવી હતી.

મંડળના ઉદ્દેશ:

-આદિવાસી અને નબળા વર્ગની શૈક્ષણિક અને આર્થિક પ્રગતિ માટે પ્રવૃત્તિઓ કરવી

-કુદરતી આપત્તિઓના સમયે રાહત તેના કાર્ય કરવા રાહત આપવી

-મધનિષેધ માટે પ્રચાર કરવો

-સામાજિક સુધારાઓ માટે વિવિધ પ્રવૃત્તિઓ હાથ ધરવી

-આરોગ્યકેન્દ્ર, બાલવાડીઓ, ખાદી-કેન્દ્ર વગેરે ચલાવવા

-સહકારી પ્રવૃત્તિ કરવી

આમ આ મુજબના મંડળના ઉદેશો હતા.ભીલ સેવા મંડળનો ખૂબ મોટો ફાળો છે આદિવાસી સમાજમા પરિવર્તન લાવવાનો.અને આ રીતે આદિવાસી સમાજન વિકાસમા તેમજ શિક્ષણનું પ્રમાણ વધવામાં ભીલ સેવા મંડળનો તેમજ ઠક્કરબાપાનું મહત્વનું પ્રદાન છે.

નિષ્કર્ષ:

ભીલ સેવા મંડળના આ સંનિષ્ઠ સેવકોઓ બ્રિટિશ શાશનના એ કપરા સમયમાં ભીલ બાળકોને શિક્ષણ આપવાનું અને તેમનામાં સંસ્કાર સિચવાનું કામ આરંભયું હતું.સરકારી કર્મચારીઓના જુલ્મમાથી ભીલોને અને અન્ય આદિવાસીઓને રક્ષણ આપવાનું તેમ જ શાહુકારોના પાશામાથી તેમને બચાવવાનું પ્રશષ્ય કાર્ય ભીલ સેવા મંડળે કર્યું હતું.

ભીલ સેવા મંડળ આઝાદી પહેલાં સ્થપાયેલી સંસ્થા છે. ભીલ સેવા મંડળ ભૂતકાળમાં અનેક પડકારો ઝીલ્યા છે.આદિવાસીઓની આર્થિક શોષણ સામે સહકારી પ્રવૃત્તિકરી લોકોને જાગૃત કરવાનું કામ કર્યું હતું.ભીલ સેવા મંડળ એ આદિવાસી કલ્યાણ કામનો પાયો નાખીને શૈક્ષણિક ,આર્થિક,અને સામાજિક ઉન્નતિ માટે કાર્ય કર્યું હતું.ભીલ સેવા મંડળ એ અંધશ્રદ્ધા,દારૂ ,તાડી, કુરિવાજોને તિલાંજલી આપવામા આદિવાસીઓને જાગૃત કર્યા હતા.આમ દાહોદ જિલ્લાના આદિવાસી સમાજમા શેક્ષણિક સંસ્કારોનો પાયો નાખવાનું કાર્ય ભીલ સેવા મંડળે કર્યું હતું.

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The Seeking Self in the Novels of Shashi Despande

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Feminist theory seeks to analyze the conditions which shape women's lives and to explore cultural understandings of what it means to be a woman. It was initially guided by the political aims of Women's Movement-the need to understand women's subordination and our exclusion from, or marginalization within, a variety of cultural and social arenas.

Literary manifestations of the specialization create a different linguistic experience and environment for male and female experience. Especially, in novel, we can move much closer to the female experience. Novels, therefore, are seen as structured and extended statements about reality.

As we know, it was Charles Rier who argued that the extension of women's rights was the general principle of all social progress, and coined the word 'feminisme'in 1837,now until the late 19th Century women could emerge at the forefront of socio-political scenario.

There were collective movements for equal rights between the years 1906-14. And then finally, after the Second World War, the women's movement which had hitherto remained marginal attained full momentum and swing. Since 1960s and 1970s feminism has acquired quite distinct dimensions, and it is interesting to find that all across the globe, women writers and theorists are preoccupied with exploring the secret glories of womanhood which were either due to ignorance or prejudice not even hinted at by the patriarchal order.

Woman has been the obtrusive core of many literary works written down the centuries. Indian writers writing in English have constructively revealed the multiple layers of the all pervasive status of Indian woman. Shashi Despande has emerged as an outstanding novelist on the literary scene. She is one of them who have taken up the woman cause most ardently and earnestly.

"That Long Silence" depicts the plight of an educated Indian woman of our time. The significance of the novel depends on how far the reader is able to realize the situation and go along with the author in finding out the meaning. In a way, the protagonist, Jaya, is any modern woman who resents her husband's callousness and becomes the victim of circumstances. By implication the character of Jaya represents modern woman's ambivalent attitude to married life. Shashi Despande hints at the modern woman's refusal to comply with the wishes of the husband. Jaya, the heroine of the novel, gives us the new image of the Indian woman who now tries to stand her own legs and seeks to break the age-old silence by refusing to dance to the tune of her husband. Shashi Despande has made the revelation of Jaya's real nature the very core of the novel. Jaya is in conscious pursuit of self-knowledge. Thus, various discordant notes meet and unite her complex nature. She is a model of patience, endurance, devotion, integrity, rebellion, defiance and disobedience at the same time. She is all along pursuing the idea of a separate female identity.

In Shashi Deshpandey's "Roots and Shadows" the character Indu reflects the women of today. She is in her struggle against the age old slavery, suffering and suppression is often debilitated by her timidity and diffidence. Indu, the woman protagonist of Sashi Deshpande's first published novel "Roots and Shadows" is an educated and highly sensitive young woman. The new education made her conscious of futility or emptiness of the various – long – preserved notions and taboos about the woman. She started opposing and breaking them. As a motherless child she was tended by the members of the joint family who never denied her any amount of affection. But Indu finds the dominant Akka ,a senior member and a mother surrogate in the novel and even the family to be a hindrance in achieving her goal of attaining independence and completeness. Indu rebels against the suffocating authority of Akka and the oppressive atmosphere of the family where women have no choice but to submit and accept their lot. According to Shashi Despande through the character of Indu, one should listen to the dictates of one's own conscience and be true to one self in speech as well as in action. Indu realizes her position in her ancestral house the responsibilities, fears and frustrations do not touch her.

Each of Shashi Despande's novels is special and offers food for thought on human relationships and emotions. She is a master writer in the way she articulates human emotions, the fears and feelings experienced by humans, by women. Her concern about the problems of women and their quest for identity makes one consider her novels as feminist texts.

Contribution of Innovators and Start-ups in Building “Atma-Nirbhar” Bharat

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ABSTRACT

Due to current COVID crisis, economies diagonally the globe are showing reduction. But many people are taking it into consideration as an opportunity to launch innovative products and solutions. The different businesses in post COVID world will function quite differently and there is enormous scope for innovation. If India really needs to bounce back and then leapfrog, then we should definitely need to encourage startups and businesses based on innovative concepts. Undoubtedly economic growth, innovation and social development are entangled. The Indian Prime Minister Shri Narendra Modi has specified that a self-reliant India would be absolutely vital in the post-COVID 19 world and would be based on five pillars - Economy, System, Demography, Infrastructure, and Demand. So, the million dollars question we really need to ask is whether we are doing sufficient to promote and sustain innovation ecosystem in India? The researcher sincerely believe that much needs to be done but we are certainly on right track.On 12th May India’s Prime Minister, in his Atma-Nirbhar Bharat Abhiyan (Self-reliant India Campaign), announced an overall economic package worth 20 lakh crore (US$280 billion),10% of India's GDP To address the economic challenge, with importance on making India as a self-reliant nation. This particular paper evaluates the role of start-up initiatives and innovative projects in structure a self-reliant India. The study further assesses how this task can help the micro, small and medium enterprises (MSME) in establishing their business. It also gives blueprint of a few caselets of successful startups in India.

Keywords: AtmaNirbhar Bharat, Start-up, Innovation, Self-reliant India, Covid-19.

I.INTRODUCTION

A start-upis a set-up of company or project undertaken by an entrepreneur to hunt for, grow, and validate a scalable economic model. While entrepreneurship is all about new businesses, new ideas including self-employment and businesses that never intend to become registered, start-ups refer to new businesses that means to grow large beyond the solo founder. Start-ups face high indecision and have high rates of disappointments, but a minority of them do go on to be successful and persuasive. Start-ups typically begin by a founder (solo-founder) or co-founders who have a method to solve a problem. The founder of a start-up will begin market validation by identifying problem interview, solution interview, and building a minimum viable product (MVP), i.e. a prototype, to advance and validate their business models. The process of start-up can take a long period of time (by some estimates, three years or longer), and thus sustaining effort is required. Over the long term, sustaining effort is especially challenging because of the high failure rates and uncertain outcomes. The pandemic like Covid-19 is a worldwide shock 'like no other', involving concurrent disruptions to both supply and demand in an interconnected world economy. This pandemic is unprecedented in its global reach and impact, and is posing formidable challenges to policymakers and global industrial environment because of its direct and indirect effects on the world economy. According to World Economic Forum, Covid-19 pandemic pushed economies into a Great Lockdown, which helped contain the virus and save lives, but also triggered the worst recession since the Great Depression. Their projections imply a cumulative loss to the global economy over two years (2020–21) of over $12 trillion from this crisis (WEF, 2020). The economic impact of the coronavirus pandemic in India has been largely troublesome. The latest growth projections on world economic outlook by IMF, has given -4.5% as the annual percentage change in real GDP for India. The growth of India in the fourth quarter of the fiscal year 2020 went down to 3.1% as per the data of the Ministry of Statistics. The large companies of India such as Larsen & Toubro, Bharat Forge, UltraTech Cement, Grasim Industries, Aditya Birla Group, BHEL and Tata Motors have temporarily deferred or significantly reduced operations. The Young start-ups in India have been impacted as funding has fallen. The companies like Fast-moving consumer goods in the country have significantly reduced operations and are focusing on essentials goods. The Indian Stock markets posted their worst loses in history on 23 March 2020. However, on 25 March, one day after a complete 21-day lockdown was broadcasted by the Prime Minister, SENSEX and NIFTY posted their biggest gains in 11 years. On May 12, 2020, Indian Prime Minister Narendra Modi announced a stimulus package of $280 billion to revive the Indian economy. The relief package provided by Indian government during the Pandemic Covid-19 relief package is worth 10 percent of India's gross domestic product (GDP) and ranks among the biggest in the world. The most significant part, however, was speech of Indian prime minister in which he laid down his vision and an ambition for India to become fully sovereign and self-reliant through the "AtmaNirbhar Bharat Abhiyaan" (i.e. self-reliant India mission). This means that India will:

1. Reduce its over-dependence on other countries for trade by focusing on inward manufacturing. 2. India will try to Promote Indian products, brands and services by becoming "VOCAL FOR LOCAL"; and 3. The Country wants to Continue to trade with other countries but aim to eliminate trade imbalances and, where possible, adopt a mercantilist approach to international trade. The most significant element of the Atma-Nirbhar Bharat Abhiyaan is that India will not cut off itself from the rest of the world, nor will it adopt anti-trade policies or protectionism. Rather, India will identify and endorse industries and sectors where it has the potential and capability to scale up and be globally competitive. The document released by the Indian Ministry of Finance policy says that reform documents released May-June 2020, the next stage of ease of doing business reforms are aimed at bottlenecks such as time to register a property, the resolution of property disputes, and simplifying the tax regime for investors. Also, to support its "Make in India" campaign, global tenders are disallowed for government procurement up to 2 billion rupees. A key takeaway from the announcement by the PM is that the AtmaNirbhar Bharat Abhiyan is a framework for building a self-reliant India, which would be competitive globally. It is also looking to strengthening local manufacturing, building local supply chains, and converting local products into global brands. Indian start-ups and innovators will play a vital role in the success of the mission. The AtmaNirbhar Bharat Abhiyan is a chance for Indian start-ups to take charge of the innovations for which we are usually dependent on global suppliers. They can lead the way by innovating and bringing to market products and services that are world-class yet affordable. They are quick to spot opportunities in adversities and innovate in limited time and budget to make competitive products. Start-ups in sectors like automation, fin-tech, supply chain, logistics, healthcare, etc. would lead the charge in the mission. Objectives of the study The main objectives of this research are: a) To study the role of start-ups in building AtmaNirbhar Bharat or self-reliant India b) To analyse the part played by MSME sector in fulfilling this mission c) To illustrate the stories of some successful start-ups as caselets

Research methodology

This study is descriptive in nature and the secondary data was collected from various journals, websites, magazines, other publications by third party agencies. This data was analysed and summarised to bring out inferences and conclusions.

II. ROLE OF START-UPS AND ATMA NIRBHAR BHARAT

AtmaNirbhar Bharat provides a unique opportunity for Indian start-ups to locally produce innovative and affordable products. PM Narendra Modi's call for becoming an "AtmaNirbhar Bharat" comes as an encouragement to the local industry and entrepreneurs. The message was quite clear. In all sectors, be it manufacturing, healthcare, service, etc. we need to look for local options rather than going for imports or opting for outsourcing. Due to Covid-19 spread, we saw a jerk in our growth story. To revive, we need to create more than 10 million jobs annually. Global researches and experts say that such a mammoth target can be achieved by having more start-ups only. Role of Start-ups in making India AtmaNirbhar is undeniable. It is not the big companies and giants of the business who can create such opportunities but the young and nextgen entrepreneurs can do it. Start-ups are the key here to revive the economy and make India a self-reliant country. Start-ups are not just another new business but they bring added value to society. It solves the problems that never addressed before. It creates jobs, demand, and run the economic cycle. Start-up companies are the most dynamic economic organisations as they bring more competitiveness and vigilance on the table.

There is no doubt that startups and innovations are the drivers of India's growth story. It gives us a chance to shed our independence on imports. They not only contribute to India's GDP but also benefit society at large. We constantly need to take inspiration from our own success stories. For instance, Adivasi Women in Chhattisgarh is one of the leading examples of how start-ups are important to economic growth. As Covid-19 spread globally, there was a shortage of hand sanitisers. Women from Chhattisgarh made 'Madhukam', a brand of herbal hand sanitiser developed under the guidance from Samarth Jain, a scientist, researcher, and a consultant. 'Madhukam' is made from the base of the traditional mahua brew, which is an integral part of Adivasi life and culture. Earlier, the mahua brew prepared by the women would be used for making alcohol at home using traditional methods. The innovation of using the ingredient of making an alcohol for consumption into the hand sanitizer was remarkable. Now this innovation has eliminated the dependency on big brands, generate local employment, increase their confidence level, contributing to women empowerment, and last but not least doing the overall good for the society.

Another example of Bengaluru based Startup, Bellatrix Aerospace that has put forward the solution for the biggest constraints in space technology - the cost and weight of fuel. The company has developed an indigenous electric propulsion system for satellites, called

Microwave Plasma Thrusters (MPT). As per a few reports, it can take bigger payloads into space at a reasonable cost. It is eco-friendly and a cleaner alternative to the existing electric propulsion. BhuvaneshwariSeshachalam, Founder, Bouncing Peaches, maker of modern cloth diapers must have never imagined that even a single diaper can generate numerous forms of employment in the entire value chain. She claims, “The chain of employment opportunities that Bouncing Peaches churns up is what makes our every sale valuable.” Incorporated in 2018, the startup has received genuine mentoring support from non-profit organisations like GAME and Cherie Blair Foundation for women in which helping up each other is the primary objective. Today, starting with bootstrap funding, Bouncing Peaches has reached to Rs 50 lakh yearly turnover and is catering to the needs of parents by manufacturing sensible diapering solutions. Being a women entrepreneur, Sheshachalam strongly advocates the self-reliant movement. She feels that a life of self-respect and self-worth is closely inter-twined with financial independence of any individual. In these changing times, it is the equal responsibility of women to identify ways to be self-reliant while balancing a family. Such innovations in the field of science and society, it is clear that the role of mtartups in Making India “Atmanirbhar” is going to be crucial.

III. MSME AND ATMA NIRBHAR BHARAT

It is said that every crisis brings with itself an opportunity. Likewise, the Covid-19 pandemic brought with itself an opportunity for India, that was identified and announced by the Prime Minister of India as ‘Atmanirbhar Bharat’ or making India self-reliant. When ‘Make in India’ as a concept was announced in 2014, it was successful in igniting the idea and now is an opportune time to execute that idea. The ‘Make in India’ strategy has been adopted by the Prime Minister to facilitate investment, foster innovation, enhance skill development, encourage employment, and build a sustainable eco-system for the MSME sector in India. Today, MSME sector can leverage from AtmaNirbhar Bharat Abhiyan also. The MSME sector is the most vibrant and dynamic industrial sector contributing about 40 per cent to the GDP and significantly to the exports of the country. Multiple government policies and decisions emphasize that the MSME sector will act as the bedrock for economic revival. The idea behind ‘Make in India’ is about decentralised localism that takes pride in indigenous brands, emphasises resilience and adaptability, and encourages local capacity-building and employability. This will encourage the idea of making in India for the MSME industry and help amplify their presence across sectors. The MSME sector in India is second largest to agriculture with high employment and contribution in terms of foreign exchange earnings, the sector has established its significance in the macroeconomic value chain. It is only fair for us to now unleash the potential of this sector by leveraging the 'Make in India' concept and help this sector thrive post the Covid-19 pandemic. As per a recent survey done by Prione, about 23% of MSME have indicated that working capital has been a primary concern, making it difficult for them to sustain or restart their businesses. In order to relieve the MSME sector from the current distress caused by the pandemic, the government has rolled out stimulus packages Such as the Fund of Funds. This scheme is intended to help MSMEs tackle the shortage of growth capital and revenue across verticals. Further, this aid will help the sector address immediate needs with regards to operations and logistics, thereby offering an opportunity to revive business. Most of the industries have been affected due to the current pandemic and are struggling to stay afloat. The 'Make in India' 2.0 has been announced at an opportune time especially for the currently struggling MSME sector. The narrative around Make in India has been going on for over five years now, however, this is the first time that the idea has been backed with a concrete plan, supply of funds and required resources to be able to march towards making India self-reliant. With the conversations gaining momentum, it is an opportunity for the MSME sector to capitalize on the 'Make in India' bandwagon and catch on with zeal. There is ample scope for the MSME sector to identify areas for local production of goods right from raw material to the finished product. While the government is trying and doing its best to aid the sector, partnerships from large organizations will go a long way in providing support to the sector. Having said that, the 'Make in India' strategy has been adopted by the Prime Minister to facilitate investment, foster innovation, enhance skill development, encourage employment, and build a sustainable ecosystem for the MSME sector in India. The sector should now leverage the opportunity created by the various partners in the industry and capitalise on the opportunity to make themselves self-reliant. It can revive itself by understanding the current operations of the ecosystem, and pool in the necessary resources available right now. Post that, MSMEs can create a long-term plan based on the available data and build a sustainable business so as to survive any obstacle or crisis in the long run. Making in India and supporting those who 'Make in India' can build and boost the economy and place us closer to the idea of an Atmanirbhar Bharat. The financial highlights of the measures announced for businesses, including MSMEs are:

Collateral free loans for businesses: All businesses (including MSMEs) will be provided with collateral free automatic loans of up to three lakh crore rupees. MSMEs can borrow up to 20% of their entire outstanding credit as on February 29, 2020 from banks and Non-Banking

Financial Companies (NBFCs). Borrowers with up to Rs 25 crore outstanding and Rs 100 crore turnover will be eligible for such loans and can avail the scheme till October 31, 2020. Interest on the loan will be capped and 100% credit guarantee on principal and interest will be given to banks and NBFCs. Corpus for MSMEs: A fund of funds with a corpus of Rs 10,000 crore will be set up for MSMEs. This will provide equity funding for MSMEs with growth potential and viability. Rs 50,000 crore is expected to be leveraged through this fund structure. Subordinate debt for MSMEs: This scheme aims to support to stress MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate Rs 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide Rs 4,000 crore to the Credit Guarantee Fund Trust for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.

IV. AN OPPORTUNITY TO BOOST INDIA'S RESILIENCE

Moving up the value chain will not be easy. For example, until now, we have been focusing on offering doles to Apple, Foxconn and Samsung to set up factories in India. It is time to move up the value chain and implement the following, so that India do not miss the bus this time. The very first priority should be to ramp up investments in the telecom and IT sectors. It should not only rely on MNCs to invest. Instead, the government should focus on making policies that encourage start-ups, local SMEs and MSMEs to ramp up investments. The government must incentivise large Indian private companies to work with domestic MSMEs who build globally competitive products and promote a local ecosystem. Instead of spending money on loss making PSUs, the government must divert those funds towards supporting Next-Gen Indian companies which have the capability to take on the world.

Make in India is a good initiative. It should be supported to focus more on the electronics industry. The government should offer more sops to Indian manufacturers to set up and scale up facilities. Apart from just setting up factories and manufacturing units, the need for the hour is to invest in innovation. Countries like China and US dominate the market because they have a large bank of IPs. If India has to compete on the global scale, it needs to ramp up domestic innovation. The Covid-19 crisis will delay the roll out of 5G networks worldwide. This gives time for building indigenous 5G telecom gear. India can use the and TDB funds to invest in building solutions for 5G and rural broadband. The government must develop a strategy and a 5 year action plan by listening to companies who are actually working in the sector, instead of consultants who may not have an ear to the ground. Consultants typically push the case for MNCs whose focus is not on building an Indian presence in the global supply chain.

V.CONCLUSION

The world is embracing knowledge economy-led growth. Where physical labour and assets characterise agrarian/industrial economies, and knowledge economies utilise information to augment goods and services rapidly. The knowledge drivers are innovation, human capital, intellectual property, R&D, and focused creation of new specialisations. Startups may be small companies but they can play a significant role in economic growth. They create more jobs which means more employment, and more employment means an improved economy. Not only that, startups can also contribute to economic dynamism by spurring innovation and injecting competition. New entrepreneurs can bring new ideas to the table, much needed to stir innovation and generate competition. Financial literacy, technology awareness, digital literacy and nurturing of an entrepreneurial mindset are key areas of support for all categories of entrepreneurs. Start-ups are the hope of India when it comes to employee generation, wealth creation and spurring innovation. If efforts are made to enable growth and mapped to varying needs of the segments, it can boost up the growth trajectory of India to become self-reliant.

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Impact of AI on the Economy and Ethical Considerations

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Abstract:

Artificial intelligence (AI) has become an integral part of the modern economy. From predictive analytics to chatbots, AI has revolutionized the way businesses operate. This research paper provides an overview of AI and its impact on the economy. The paper discusses the role of AI in improving productivity, enhancing decision-making, and creating new business opportunities. Furthermore, it analyzes the potential impact of AI on employment, and highlights the ethical considerations surrounding AI in the economy.

Artificial intelligence (AI) is a broad field that encompasses a range of technologies, including machine learning, natural language processing, and robotics. In recent years, AI has gained widespread attention for its potential to transform the economy. AI has the ability to analyze vast amounts of data, identify patterns and insights, and make predictions that can inform business decisions. As a result, AI is being used in various industries, including healthcare, finance, retail, and manufacturing.

Introduction

AI refers to the development of machines that can perform tasks that typically require human intelligence, such as reasoning, learning, perception, and decision-making. AI has the potential to revolutionize the way we work, communicate, and live. The economic impact of AI is expected to be significant, with some estimates suggesting that AI could contribute up to $15.7 trillion to the global economy by 2030 (PwC, 2018). However, the widespread adoption of AI also raises concerns about the potential displacement of jobs, the widening of income inequality, and the concentration of economic power in the hands of a few tech giants.

Impact of AI on the economy:

One of the primary benefits of AI is its ability to improve productivity. AI can automate routine tasks, such as data entry and customer service, freeing up employees to focus on more complex tasks that require human skills, such as problem-solving and creativity. This can lead to increased efficiency and productivity, ultimately resulting in cost savings and higher profits.AI can also enhance decision-making by providing businesses with insights that were previously impossible to obtain. For example, AI can analyse customer data to identify trends and preferences, which can inform product development and marketing strategies. Similarly, AI can analyse financial data to identify investment opportunities and risks.

In addition, AI has the potential to create new business opportunities. For example, chatbots powered by AI can provide customer service 24/7, allowing businesses to expand their customer base and improve customer satisfaction. Similarly, AI-powered recommendation engines can help businesses cross-sell and upsell products, increasing revenue.

Impact on Productivity:

One of the main benefits of AI is its potential to boost productivity. AI can automate routine tasks, reduce errors, and enhance decision-making processes. This can lead to cost savings and improved efficiency, which can translate into higher profits and lower prices for consumers. Studies have shown that AI can increase productivity by up to 40% in some industries (Accenture, 2017). However, the adoption of AI may also lead to the displacement of jobs, particularly for low-skilled workers.

Impact on Economic Growth:

AI has the potential to drive economic growth by enabling new innovations, improving efficiency, and enhancing competitiveness. The adoption of AI can also lead to the creation of new products and services, as well as the development of new markets. Some estimates suggest that the adoption of AI could increase global GDP by up to 14% by 2030 (McKinsey Global Institute, 2018). However, the benefits of AI may not be evenly distributed, and the concentration of economic power in the hands of a few tech giants could lead to market dominance and reduced competition.

Risks and Challenges:

The adoption of AI also raises several risks and challenges. One of the main concerns is the potential for bias and discrimination in AI systems, particularly in areas such as hiring, lending, and criminal justice. The lack of transparency and accountability in AI systems can also lead to mistrust and resistance from the public. Additionally, the widespread adoption of AI could lead to a skills gap, where workers are not equipped with the skills required for the new jobs created by AI. Finally, the concentration of economic power in the hands of a few tech giants could lead to a loss of privacy, reduced competition, and increased inequality.

Impact of AI on employment:

While AI has the potential to improve productivity and create new business opportunities, there are concerns about its impact on employment. AI has the potential to automate jobs that were previously done by humans, leading to job displacement. However, some experts argue that AI will also create new jobs, particularly in the tech industry. Furthermore, AI has the potential to enhance human capabilities, such as decision-making and problem-solving, making it possible for humans and machines to work together in new and innovative ways. This could lead to new types of jobs that require both technical and human skills.

AI has the potential to greatly impact employment in many different ways. Here are a few potential impacts:

1)Automation of Jobs: AI is expected to automate many jobs that are currently performed by humans. For example, in manufacturing, robots can be programmed to perform repetitive tasks more efficiently than humans, leading to the displacement of human workers.

2)Creation of New Jobs: While AI may displace some workers, it also has the potential to create new types of jobs that require different skill sets. For example, as AI becomes more prevalent in healthcare, new jobs may be created in areas such as medical data analysis or remote patient monitoring.

3)Transformation of Existing Jobs: AI can transform how jobs are performed, making them more efficient and effective. For example, in customer service, AI-powered chatbots can provide faster and more personalized responses to customers than human agents.

4)Inequality in the Workforce: There is a concern that AI may exacerbate existing inequalities in the workforce. For example, AI may automate low-skilled jobs, which are often held by disadvantaged groups, leading to greater income inequality.

5)Need for Reskilling: As AI transforms the job market, workers may need to acquire new skills to remain employable. Governments, educational institutions, and employers may need to invest in reskilling programs to help workers adapt to the changing job market.

6)Overall, the impact of AI on employment is complex and multifaceted. While AI has the potential to improve efficiency and productivity, it is important to consider the potential social and economic impacts of its widespread adoption

Ethical considerations:

There are also ethical considerations surrounding the use of AI in the economy. For example, AI systems may perpetuate bias if they are trained on biased data. This could result in discriminatory outcomes, such as biased hiring practices or loan decisions. In addition, there are concerns about the impact of AI on privacy and security, particularly as AI systems become more sophisticated and are able to collect and analyse more data.

Artificial intelligence (AI) has a significant impact on ethical considerations in several ways. Here are some of the most significant impacts of AI on ethical considerations:

1)Bias and discrimination: AI systems can perpetuate or even amplify existing biases and discrimination in society. For example, if an AI system is trained on data that contains racial or gender biases, it may make decisions that discriminate against certain groups.

2)Privacy: AI systems often require large amounts of personal data to function correctly, which raises concerns about privacy. Companies and organizations must ensure that they protect the privacy of individuals' data and use it ethically.

3)Autonomy and accountability: As AI systems become more advanced, they may make decisions autonomously, which raises concerns about who is accountable for their actions. There is a need to establish guidelines and regulations for AI systems to ensure accountability and transparency.

4)Safety: AI systems that control critical infrastructure, such as transportation or healthcare, must be designed to ensure safety. There is a need to establish standards and regulations for AI systems to ensure that they do not pose a risk to human life.

5)Employment: AI systems are increasingly capable of performing tasks that were once performed by humans, which raises concerns about the impact on employment. There is a need to ensure that the benefits of AI are distributed fairly and that workers are not left behind.

6)In summary, AI has significant impacts on ethical considerations, and it is essential to establish guidelines and regulations to ensure that AI systems are designed and used ethically.

Conclusion:

In conclusion, AI has the potential to transform the economy by improving productivity, enhancing decision-making, and creating new business opportunities. However, its impact on employment and ethical considerations surrounding its use must be carefully considered. As AI continues to evolve, it will be important for policymakers, businesses, and individuals to work together to ensure that its benefits are maximized and its risks are mitigated.The impact of AI on the economy is complex and multifaceted. While AI has the potential to boost productivity, create new jobs, and drive economic growth, it also poses risks and challenges, particularly in the areas of employment

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Indian agriculture and its challenges

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Abstract:

The Indian economy is heavily reliant on the agricultural sector, which accounts for 17% of the GDP and employs 58% of the workforce. Over the past few decades, Indian agriculture has experienced significant expansion, with two-thirds of the working population relying on agriculture for their livelihood. Agriculture is essential to both domestic and international trade, and the Indian Railway and public transportation network generate large profits from the freight rates for agricultural products. Capital formation is essential for economic development, and agriculture must play a significant role in accelerating the pace of capital formation. But Small and fragmented land holdings, lack of mechanization, soil erosion, and scarcity of capital are major issues facing Indian Agriculture. Modern agricultural techniques such as irrigation, high-yielding variety seeds, chemical fertilisers, and pesticides yield more output, but Indian agriculture is facing knowledge and infrastructure deficits, lack of delivery mechanisms, and inadequate Government support. Corporate farming could be a solution, but it needs deep thinking and innovation and better policies.

Keywords: Agriculture schemes, Farmers, Government, Issues, Digital Resources

1. Introduction:

The Indian economy is heavily reliant on the agricultural sector. More than 70% of rural households are dependent on agriculture. As it accounts for 17% of the country's GDP and employs roughly 58% of the workforce, agriculture is a significant component of the Indian economy. Over the past few decades, Indian agriculture has experienced significant expansion. At least two-thirds of the working population in India relies on agriculture for their livelihood. Several industries in India have struggled to create enough jobs for the country's expanding working population. Food production rises quickly as a result of the high population pressure, labour surplus countries like India, and the sharp rise in food demand. Many countries currently consume very little food, and with even a small increase in per capita income, the demand for food will climb dramatically. Thus, a crisis is likely to develop unless agriculture is able to consistently increase its market surplus of food grains. Many emerging nations are currently going through this period, and agriculture has been developed in an effort to meet the growing food demands. There is broad consensus regarding the necessity of capital formation. As the largest industry in a growing nation like India, agriculture can and must play a significant role in accelerating the pace of capital formation. The entire process of economic development will experience a setback if it fails to do so. Several agro-based companies, including those that produce sugar, jute, cotton textiles, and Vanaspati, rely on agriculture for their basic ingredients. Similar dependence on agriculture exists in the food processing industry. Thus, agriculture is absolutely necessary for the growth of these sectors. Starting with the initial five-year plan for the national and state budgets, agriculture is regarded as the main source of revenue. Nonetheless, the governments make a significant amount of money from agriculture and its related industries, such as fishing, farming, animal husbandry, poultry farming, and cattle raising. The Indian Railway and the public transportation network also generate large profits from the freight rates for agricultural products, both semi-finished and finished. For the building work and other industries, there is a need for a big number of skilled and unskilled labourers. Agriculture in India provides this labour.India's agriculture is essential to both domestic and international trade. Food grains and other agricultural products traded domestically aid in the growth of the service sector.

2.Facts of Indian Agriculture

a.*Food crops' dominance:*Food crops like wheat, rice, and bajra occupy 75% of the planted land, while commercial crops occupy 25% of the cultivated area. This tendency is the root of agriculture's decline.

b.*Poor agricultural output:*India produces little agriculture. Per hectare, India produces 27 Qtls. of wheat. Britain produces 80 Qtls per acre but France only produces 71.2 Qtls. In India, agricultural labourers produce an average of 162, 973, and 2408 dollars annually, respectively.

c.*Conventional production techniques:*Agriculture producing techniques and tools are traditional in India. It is caused by people's lack of education and poverty. The fundamental reason for limited productivity is traditional technology

d.*A small piece of land is owned:*The size of land holdings is relatively small as a result of extensive subdivision and holding fragmentation. In India, the average size of a land holding was 2.3 hectares, compared to 1993 hectares in Australia and 158 hectares in the United States.

e.*Under Employed:*Agriculture produces less due to insufficient irrigation systems and erratic rainfall, and farmers only have work for a few months of the year. Their working potential cannot be used effectively. Both underemployment and covert unemployment exist in agriculture.

f.*labor-intensive agriculture:*The strain on land holding rose due to the growth in population. Land holdings become divided, fragmented, and unprofitable. These farms are prohibited from using machinery or equipment.

g.*Depending on the monsoon:*India's agriculture is largely dependent on the monsoon. The production will increase if the monsoon is good, and the crops will fail if it is below normal. Floods can occasionally ruin our crops. Agriculture depends on the rainfall since irrigation systems are so poor.

h.*Source of livelihood:*The main occupation is farming. The majority of the population nearly 61% is employed there. It makes up 25% of the nation's income.

i.Percentage Share of GVA of Agriculture and Allied sector to Total Economy

Year	Percentage	Gross Capital Formation
2018-19	17.6%	3,62,706 Cr
2019-20	18.4%	4,07,842 Cr
2020-21	20.2%	4,46,044 Cr

In year 2021-22 share of GVA of Agriculture and allied sector was 18.8%

3.Challenges of Indian Agriculture

- **Instability:**The monsoon heavily influences Indian agriculture. The upshot is that the yield of food grains varies from year to year. Following a year of abundant cereal production, there will frequently be a year of severe shortage.
- **Crop management Pattern:** There are two main categories of crops farmed in India: food crops and non-food crops. While the latter contains various types of fibres and oilseeds, the former consists of food grains, sugarcane, and other beverages.
- **Land ownership:** Although agricultural land is owned by a variety of people in India, there is some land ownership concentration. The frequent changes in land ownership in India are another factor contributing to the unequal distribution of land. The great majority of farmers in India are thought to hold either very little or no land, while a comparatively tiny group of wealthy farmers, landlords, and moneylenders are thought to own significant tracts of property.
- **Sub-Division and Holding Fragmentation:**Agriculture land has been continuously divided into smaller and smaller plots as a result of population increase and the breakdown of the joint family system. Small farmers occasionally have to sell a section of their land to pay off debt. This results in further land subdivision.
- **Land Possession**:India's system of land tenure is likewise far from ideal. Most renters in the pre-independence era experienced tenancy uncertainty. They might be kicked out at any time. Nonetheless, numerous measures to ensure tenancy security have been implemented since Independence.

- **Worker conditions in agriculture:**The majority of Indian farm labourers do not live in suitable conditions. Also, there is the issue of excess labour or covert unemployment. As a result, the wage rates are reduced to below the subsistence level.
- **Biocides, manures, and fertilisers:**For thousands of years, crops have been grown on Indian soils without any concern for replenishment. This has caused soils to become exhausted and depleted, which has decreased their yield. Nearly all crops have some of the lowest average yields in the entire planet. More manures and fertilisers can be used to address this major issue.
- **Irrigation:**Only one-third of India's cropland is irrigated, despite the fact that it is the world's second-largest irrigated nation after China. In a country with a tropical monsoon like India, where rainfall is unpredictable, unreliable, and variable, irrigation is the most crucial agricultural input. India won't be able to make significant agricultural advancements unless and until more than half of the planted area is covered by reliable irrigation.
- **Lack of mechanisation**:Despite the extensive mechanisation of agriculture in some regions of the nation, the majority of agricultural operations are still conducted by hand in the majority of those regions, employing straightforward and customary equipment and implements like wooden ploughs, sickles, etc. Plowing, seeding, irrigating, thinning and pruning, weeding, harvesting, threshing, and transporting the crops all involve little to no usage of machinery**.**
- **Marketing for Agriculture**:In rural India, agricultural marketing is still in poor shape. Farmers must rely on local traders and middlemen to dispose of their farm products, which are sold at a loss because there are no reliable marketing facilities.

4. Government programmes, policies, and actions:

The wellbeing of farmers is now given greater attention by the Indian government. In order to revitalise the agricultural industry and to alleviate farmers' economic circumstances, the government is putting many farmer welfare programmes into place. In order to help all farmers, the government has launched new initiatives, schemes, programmes, and plans.

4.1 National Agriculture Market (eNAM)

A national market for agricultural commodities is created by connecting the current APMC mandis through the pan-Indian electronic trading portal known as the National Agricultural Market (eNAM).The Government of India's Ministry of Agriculture and Farmers' Welfare has designated Small Farmers Agribusiness Consortium (SFAC) as the lead organisation for the implementation of eNAM.

*Vision:*By streamlining processes across integrated marketplaces, removing information asymmetry between buyers and sellers, and promoting real-time price discovery based on actual demand and supply, it is possible to enhance uniformity in farm marketing.

4.2. National Mission for Sustainable Agriculture (NMSA):

The National Mission for Sustainable Agriculture (NMSA), which focuses on integrated farming, water usage efficiency, managing soil health, and synchronising resource conservation, has been developed to increase agricultural production, particularly in rained areas.

*Schemes:*Rainfed Area Development, Soil Health Management, Sub Mission on Agro Forestry, Paramparagat Krishi Vikas Yojana, Soil and Land Use Survey of India, National Rainfed Area Authority, National Centre of Organic Farming, Central Fertilizer Quality Control and Training Institute.

4.3 Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

With a focus on enhancing water use efficiency and extending irrigation coverage, the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) was created with the goal of providing an end-to-end solution for source generation, distribution, administration, field application, and extension activities.

Objectives: At the field level, achieve convergence of irrigation investment spending.

- Improve the physical accessibility of water on the farm and increase the area that can be farmed with reliable irrigation
- Water source, delivery, and efficient usage are all integrated to maximise water consumption through appropriate technology and procedures.
- Increase the effectiveness of farm water use to cut down on waste and extend the time that water is available.
- Accelerate the deployment of water-saving technologies and precision irrigation.
- Improve aquifers recharge and implement long-term water conservation strategies.

4.4 Paramparagat Krishi Vikas Yojana

The plan calls for farmers to organise into groups or clusters and switch to organic agricultural practises across a sizable portion of the nation.

Objectives:Certified organic farming is used to promote commercial organic production.The produce will be free of pesticide residue and help to promote consumer health.Farmers' incomes will increase, and traders may find new markets as a result.It will encourage farmers to mobilise natural resources for input production.

5.5 Other Programmes: There are following programs.

- Paramparagat Krishi Vikas Yojana
- Pradhan Mantri Fasal Bima Yojana
- Gramin Bhandaran Yojana
- Livestock insurance Scheme
- Micro Irrigation Fund
- Soil Health Card Scheme
- Neem Coated Urea
- Rained Area Development Programme
- National watershed development project for rained areas in hindi

6. Conclusion

Farmers' access to digital resources not only leads to more efficient capacity use, but also has the potential to improve field processes. As a result of this method, available resources will be used more effectively, adding enormous value to the agricultural value chain. Farmers in India have had to face uncertain times due to significant risks associated with reduced yields as a result of marginal acreage sizes, limited irrigation facilities, and expensive informal farm liabilities. This gap identification and dedicated attempt to close it has been a focus of both past and present governments.A substantial amount of quick mechanisation activities and farmer motivating measures are being carried out to boost the sector's technological rigour and resilience. Recent adjustments to the Pradhan Mantri Fasal Bima Yojana, such as adding more crops to the scheme's coverage and implementing crop insurance for Agri loans, interfere with the aim of a stronger farmer community practise.

Agriculture's vulnerability to natural disasters such as drought, floods, cyclones, storms, landslides, earthquakes, and so on is well-known, but epidemics and pandemics have recently compounded the negative impacts on product and farmer income. Man-made disasters such as fire, the sale of forged seeds, the excessive use of fertilisers and pesticides, and price drops are not exceptions.

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A Review of the Digitalization in Education

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Abstract

Technology has come to the fore in everyday life for everyone. That is why it is used colourfully. Not only that but it is being used in the military sector, manufacturing sector, medical sector, and education sector as well. Currently, the young generation or the youth is seen using this treasure with an open heart. Technology is becoming advanced and it has become extremely necessary and important for people. Also, really technology is seen as the first choice among academics. As E-LearningApps, technology has evolved piece by piece and the experience of E-Learning Apps technology has increased, the prices of E-Learning Apps phones have come in demand, which has served the common person a lot. Post-Covid-19, most people are apt to enjoy E-Learning Apps devices. E-Learning Apps bias offers a variety of options that include both functions and operations. Among them, the significantly used operations include E-Learning Apps games.In this way, the importance of digital studies has also increased in studies. Because it is believed that what is said may not be remembered, but what is seen and heard is remembered.

Keywords: Technology,Digital,Education,E-Learnig Apps Learning, E-Learning Apps Game, Acceptance, Application, Market.

❖Introduction

Apart from this, many types of applications are indispensable for the user on E-Learning Apps. Which allows the user to learn as well as provides detailed information to the user. Game applications are increasingly used for experience. In addition, many applications have been developed on E-Learning Apps for learning in education. In which programs with different types of games and different learning materials become the centre of attraction for the student. The purpose of this paper is to provide a systematic review of this topic. To what extent are E-Learnig Apps helpful for learning? This review will focus on the acceptance of E-Learning Applications for learning among students. The reviewed papers are selected using different search engines and filtered to find the papers Objective of this paper Most of the papers reviewed show a positive effect of game applications on the use of E-Learning Applications that are used for learning.

❖How Digital Education Is Transforming tutoring styles

Seminaries are sluggishly looking at technology as an occasion to develop tutoring styles and reverberate with scholars on a technology position. Anyhow, of age, nearly everyone owns a smartphone. Google is our library, and Wikipedia is our encyclopaedia. Gloss is our wordbook, and Kindle is our text. At a time like this, learning to change our tutoring styles by incorporating technology is the only way to bring light to the lives of our scholars. What are seminaries doing in order to bring about this change?

1. Smart Class

Teaching with a whiteboard, chalk, and labels are now a thing of the history, and preceptors have shifted to making use of projectors, VCD, DVD players and eLearning system to display tutorial vids and short sessions online to help understand that literacy can be delightful too. Numerous seminaries now come with a television or a projector attached to their whiteboard where it is easy to shift from a normal classroom session to an interactive digital session. This can make scholars pay further attention as we are now in the digital period where Google is our go- to place.

2. Being digitally streamlined

In a tech- smart world, education can come fluently outdated, as there's always commodity new passing. Equipping scholars to be streamlined with news and other subject-affiliated motifs is the stylish way to educate scholars to grow as a person. Scholars spend utmost of their time on their laptops, their phones, and their iPads. Knowing what sources scholars can relate to, online, and knowing which websites offer the stylish information can be a great way to guide scholars.

3. Converting Books to PDFs

Books are now taken to Kindle and other Tabs. Transferringthose notes, references, and other information in PDF formats that can be fluently penetrated on laptops, phones, and tabs is a good way to encourage scholars to choose to study better.

4. Encouraging Online Tests

Training scholars on subjects by conducting delightful online tests from time to time can produce a good literacy terrain for them. Scholars can be given online quizzes and assessments that they can take from home, replacing general schoolwork that they find defences for.

5. Conducting Online Webinars

How attentive are scholars when there is only a one- way communication with the schoolteacher standing in front of a whiteboard? We find the classroom getting noisy or scholars getting fluently disinterested in the content. Conducting online forums and webinars, enabling all scholars to engage in opining and sharing in questionnaires can help them stay alert. Keeping scholars interested throughout a lecture is an art and a gift that preceptors need to have, to profit from the entire tutoring-literacy process. It is veritably vital that scholars engage in forums and the lectures involve two- way communication.

6. Supporting Online Research

Analogous to how a schoolteacher is well set for a classroom session; encouraging scholars to be prepared too, can drive scholars to be agitated about taking up classes. Online exploration is trending and people find instigative careers in Market Research and further. Asking scholars to find commodity online that's delicate to find or encouraging online exploration by giving them a list of effects to find before the coming class is a good way to keep scholars looking forward to further classes. It really does feel like a great achievement knowing you have set up commodity that no other pupil could find. Giving them prices or appreciating their online findings can encourage scholars to make the stylish use of the digital coffers they have.

7. Creating Communities

The commerce between a schoolteacher and a pupil does not have to end at academy, in a classroom. An online community is where a group or a platoon stay connected online, submitting systems, agitating motifs or expressing ideas. Preceptors can set a platform for scholars to communicate their ideas, suggestions and subject-affiliated queries, for them to break any time. Being open to online conditioning like, these keep scholars more focused indeed outside of academy, without realizing the fact that the literacy process continues indeed, after classes are done.

❖**Types of E-Learning Apps for Education**

On this digital technology, when training is maximum crucial for increase, the pandemic and lockdown have made offline gaining knowledge of not possible. However, with the brand new technology, it is not always very tough to replace traditional studying with the latest e-gaining knowledge of structures. The usage of these platforms and sitting inside the consolation of their houses, students may have a next-level revel in of getting to know with accelerated engagement and retention. Academic apps are a need of the hour, and academic apps create a huge distinction in students' mastering and teaching styles, respectively.

Several schools and different coaching establishments show interest and make investments in instructional app improvement offerings to connect schools with college students in actual-time. Undoubtedly, college students, in recent times depend totally on line property and various look at substances for learning. They prefer this online property to another education institute.

1. Flashcard Applications

Flashcard apps can be one of the easiest education and learning apps for candidates preparing for competitive exams. This kind of app will help the students with notes of all-important topics of any specific subject. Students can also make their customized flashcards and share them with their friends.

2. Educational games app

Building an educational application with in-built games is another interesting idea. These apps allow students to play games and quizzes that are based on their level of education. These games help the students to learn and evaluate their performance on a single platform. Besides, the students can also play games according to their age group, category, and level of difficulty.

3. Dictionary app

A useful app for students of every age group and teachers as well. Such apps have always been a very basic idea in education E-Learning Apps development. Earlier people used to carry dictionaries for searching any word and its meaning, which was a very difficult and time-consuming task. However, today, people using smartphones prefer to have dictionary apps that would help them with searching for any word, just in seconds.

4. eBook Reading Application

With eBook reading applications, students or let us say, users can read different books online easily. An additional download module can also be included in the app through which the users have an option to save that book offline. This kind of app helps students, as they do not need to purchase and carry heavy books. They can access any required book on the app itself along with making notes.

5. Language Learning Application

Such apps help you beyond learning a language like enhancing vocabulary. It is also an interesting idea if looking for **E-Learning AppsE-Learning Apps development**. This app could have short lessons based on specific topics. You can also make learning more interactive by adding reward points after completion of each level. An additional AI-based feature can help the learners to track their progress. This feature would also enable them to measure their strengths and weaknesses.

6. Special Learning Application

Any edTech company or teaching institute can consider theE-Learning AppsE-Learning Apps that is specially designed for physically challenged users. This type of app would help these users to study and learn at their own pace. The application can also be beneficial for specially challenged students who are unable to attend daily classes. They can also use this app to connect to the teachers or attend classes.

7. Private Tuition Application

In this pandemic, parents are more willing to provide online services for the educational necessities of their Students. A private tuition app would be a great help for parents or students to connect with the best tutors through this online education platform. They can hire a teacher on a monthly or half-yearly basis and get classes according to their convenience.

8. Students Task Application

Specifically designed for students, this app is more like a personal notepad to students. They can create a commotion list related to their study routine, exam timetable, etc. This can help them manage their time for exam preparation by setting reminders in the app itself.

9. Competitive Exam Application

With no offline coaching classes, it has become difficult to prepare for any competitive exams. When relying on digital resources, it gets very tough for aspirants to refer and study from any specific website. Introducing a competitive exam application will make it easier for the students as they get the entire study material in the same app. After preparation, they can also appear for mock tests and check their progress.

10. Audio Book Application

For users, who do notas if reading too much, this type of E-Learning AppsE-Learning Apps will be of great help? Users can just start listening to the audio version of any book. They do not need to purchase or download any book; they can just find the audio version here and start listening. The above-discussed educational apps can boost the users' learning experience. With the E-Learnig Apps in hand, the users get freedom that is more creative. They explore more new ways to make learning easy and efficient. By using these apps, users show more interest and engagement with increased retention.

❖Benefits ofE-Learning Apps in Education

1. Blessings of E-Learning Apps Apps in training for council kiddies

Get right of entry to any records from everywhere at any time makes the gaining knowledge of system accessible and smooth. In these changing cases, get admission to data is on the fingertips through E-Learning Apps telephones.

AnE-Learning Apps smartphone could make a whole lot of your scores easy for you and saves a variety of time. Travelling the library and deciding on books, records series is not any redundant an assignment.

Farther, the trend in education is converting there is a digitalization surge into training. E-gaining knowledge of is the new need for the scholars. E-mastering E-Learning Apps have come popular day by day and that's due to its specialty of creating learning fun for council scholars.

2. Contemporary literacy strategies

Educational E-Learning Apps Apps without detention target the psychology of the scholars, which enables scholars to understand and grasp the data from a distinctive station. The app makes them understand the generalities by means of giving them delicate tasks, mystifications, and academic videotape games. The audio-visual shape of education is been appreciated by means of outside of the scholars. This freshness inside the macrocosm of getting to know makes them agitated and eager to study.

3.24/7 get right of entry

Instructional E-Learning Apps programs are accessible anywhere whenever. It is not always time-certain. Study while you witness to examine is the idea it follows.

4. Effective figure- scholar- educator verbal exchange

Educational E-Learning Apps Apps also are aiding preceptors to keep suitable song of pupil overall performance and train due to its special computerized grading, attendance point. No longer only preceptors but parents also are in a position to hook up with preceptors without difficulty through an app wherein they can chance the queries and worries anytime and everywhere.

5. Comprehensive and methodical approach

Training Apps helps council scholars to probe what they've been tutored and what's the force of it, which makes them curious to honour lesser still in a scientific manner in which they fete how, while and what to explore. This universal system enables the scholars to study nearly and not theoretically.

6. Saves time

College scholars protect a lot of time thru educational apps. No need to trip so it saves travelling time. Getting references, nobility notes is easy just download it so it also saves time. Capabilities like instant updates, Portability, unlimited studying, and numerous others. Saves a number of time.

7. Cost- important

The academic apps are figure- important and you expansive variety of payment options which allow the scholar to pay in instalments or maybe according to nobility.College scholars have started accepting the digitalization of education and gaining knowledge of and soon this could alternate the complete training system in India.

❖Effect of E-Learning Apps

Easily, schooling and studying through generation has simply made the manner faster, without problems understandable and convenient. Many establishments have made it a necessity for their teachers and students to make the quality use of apps. This has given an upward push to many educational apps to be the primary desire and make a distinction in the education zone. With growing use of E-Learning Apps systems, the establishments can resource advantages, which include lower price of operations, better efficiency, less complicated management, and different many commercial enterprise advantages. No longer will lots of you understand what agree with that the education quarter is the third most popular category in app development. This makes us assume that schooling era is surely powerful and useful for youngsters, university college students, instructors and different stakeholders of equal industry.

❖What does E-Learning suggest?

If we cut up the phrase E-Learning Apps wisely, it says electronic gaining knowledge of the use of generation. This has a very new phase as compared to conventional schoolroom surroundings. Sure E-Learning Apps is a system of gaining schooling from everywhere thru the net and apps. Talking of nowadays global, E-Learning Apps learning is quite commonplace. E-Learning Apps gaining knowledge of, frequently known as eLearning, is a singular technique to benefit access to a wide variety of internet statistics the usage of anE-Learning Apps device. E-Learning Apps learning is the maximum convenient alternative for college kids to reap assistance.

Many faculties, districts and institutions have regular the concept of eLearning and E-Learning Apps gaining knowledge of. They provide their college students the access to E-Learning Apps phones and pc computer systems and urge them to make use of them for instructional reasons. Even though E-Learning Apps gaining knowledge of may be fun for kids however if it is utilized correctly, it can additionally be exceptionally precious for college kids of all ages or even adults.

The incomparable aspect about E-Learning Apps gaining knowledge of has made so many worldwide sources to be had online. Therefore, in case you do not obtain what you need from one platform, you could search for it somewhere. Search for a few other platform. Even if you are the usage of the app and do now not recognize something, you could easily supply comments and discuss your problem or proposal with the app developer or app generating company.

Now which you recognise what E-Learning Apps gaining knowledge of and other studying apps is, so permits speak approximately its blessings and drawbacks.

❖Advantages of the usage of instructional E-Learning Apps

1.Convenient Accessibility

The idea of E-Learning Apps is already clean in our minds. It has given a clear indication that this manner of training will permit you to access the records from everywhere, at any time. With the access of E-Learning Appsular phones or smart devices, the opportunity of downloading any app becomes convenient. This sort of software program gives agility in elements: first, it lets in for the implementation of educational apps no matter the vicinity of teachers or students. The second manner is the utilisation of cloud garage solutions lets in for clean get entry to from many devices.You could avail all the capabilities of the instructional software program on your phone and get blessings from it. The apps will assist you to talk with everybody globally and analyse the E-LearningAppend from them. You could get admission to this facility from everywhere whenever in which there may be net. In fact there are few apps that still allow offline app get entry to.

2.Permanent Source Of Training

In contrast to prior years, information technology use became concentrated on fixed devices and for constant usage. However, at this level when the technological advent and growth is blooming, they demand persistent get right of entry to to the knowledge base. E-LearningCapsular gadgets are often located and owned by means of the identical character, they make the instructional procedure continuous. Unlike conventional coaching strategies, the students might also entire paintings at any time that is convenient for them, and instructors can shift the passive proportion of training beyond the classroom. In addition, mobility E-Learning Apps telephones are continually available with vast benefits that lets you have reachable materials, social interaction and the usage of facility in case you have net connection. E-Learning Apps permit for persisted training in areas of navy and even catastrophe zones, demonstrating a clean embodiment of continuity.

3. Progressed Patron Engagement

Definitely, the kids like the use of instructional programs. They may be energizing and entertaining. Teachers may war to influence students to pay interest in magnificence, however they seldom warfare to get them to utilize a pc. Physical training are clean because you can go to the area of the student and make them recognize. Even as in such classes, all you need to do is make elegance extra wonderful in an effort to trap college students to automatically take hobby inside the class. Commonly additionally, these lessons are exciting. Still there are college students who may not continually be engaged in a lecture, they will get interested in a certain challenge due to an app.

The use of academic applications may assist college students emerge as extra inquisitive about topics they may in any other case keep away from.However standard, the app itself is so enticing with interactive photographs, story telling and ppts, motion pictures that make users engaged with your app.

4. Various Content Material

For a fact, we know there is lots of content material to be had on-line. So are the alternatives available for users to choose from their favoured structures. Because there may be a great range, it is pretty smooth for individuals to advantage access to it. They could choose some thing they want. They can also have an impact on a huge wide variety of human beings from all around the world to benefit access to it for diverse themes or issues.

With the availability of a wide spectrum of content, there's a risk so one can stand other than the group. Your content can be specific and your app revolutionary. This may handiest be done by using the use of the brand new frameworks, programming language that fits your app the high-quality and takes up the entire display up of the advanced utility.

5.Five Interactive Gaining Knowledge Of

One of the primary advantages of educational applications is customization. Personalization is one of the most interactive methods of getting to know, motivating students to connect to the app increasingly more. Interactive apps do not pressure you to get linked; alternatively the periods are so interactive and collaborative which you might experience the need of it later. Educational apps are quickly becoming the preferred approach of preparation for college students because they allow them to research at their very own velocity and in the consolation of their very own houses.

Interactive learning has been there in training as nicely but with digital learning, this method has been more advantageous to a more volume. Similarly, visit the next level of problem based on personal options and received data, independently determine your accomplishments, and whole greater sports to solidify the content material. Furthermore, anE-Learning Apps telephone lets in students to observe the statistics within the most appropriate format for them. You will find all of the great ways of studying thru those e-learning platforms like PPTs, films, gifs, storytelling and many different interactive methods.

6. Spherical The Clock Availability

Users of this software can use it anytime. Not like conventional colleges, if a scholar has overlooked a length, he or she will be able to have to take notes from a person else, but in on line lessons, they do not need to be worried if they omit any on-line instructions. Because recorded lectures are to be had, customers may additionally return and replay any lecture that has been taught whenever they choose.

Infect, they also have a choice to download the lecture and discuss with it once more in destiny. This allows college students to study in a comfy setting with no time constraints. They can continually discover a manner to control their work, lifestyles, and training, despite the fact that they do not want to.

7. Price Effectiveness

The cost element is one of the prime reasons why corporations go browsing. Now not that they comprehend that it is cost-powerful which ends up in many questions of their minds. Like how a good deal price is involved in this system? Alternatively, will it be more expensive than the conventional way of teaching? How need to we keep expenses? In addition, plenty of comparable questions. Properly, to answer that, we would say online learning is already a cost-powerful method; you get to keep price in many factors. These days, this has been the talk of the town, very few agencies definitely have physical instructions, all people has moved on line. This translates to an enterprise approach, whichdisplays financial advantages with fruitful outcomes. So, while you make a decision to opt for an academic app, be relaxation confident that the app gives price-effective effects and would accelerate average business efficiency.

8.Systematic and progressed gaining knowledge of capability

E-LearningCapsular mastering programs are more environmentally pleasant than traditional gaining knowledge of strategies that use a diffusion of papers, pencils, and pens.

Smart and Systematic learning are each supported by education programs. The complete facts on an education app is nicely-organized to inspire college students' choice to have a look at more, and that is achieved in a methodical way.

A high-stop education software program allows pupils to comply with a logical and seamless drift without a great deal effort. Furthermore, those mastering packages allow purchasers to easily down load reference notes for them. Furthermore, E-Learning Apps offer quicker & effective methods of mastering.

❖**Risks of using educational apps**

1. Sudden Software And Hardware Problems

Transferring on line also has a number of the drawbacks. Technicalities of the packages are handiest acknowledged by an engineer or an education app software developer. They may be those who can resolve this hassle. Software is an application that runs on a device according with the commands, which can be encoded in the software program at the time of coding. Even though the lifestyles of software program appears to be smooth, other extrinsic variables hinder its easy existence span.

Every so often,a replace can purpose changes in the app, device trade or any other elements. Some of the outside forces also can affect IT developments. Some of the troubles that hinder the operation of the software program, consisting of software program compatibility problems, failure to upgrade to a new version, and frequent gadget crashes, are indexed beneath. These are a number of the troubles that cause vulnerability to the software program. Thereby it additionally disrupts the smooth E-Learning Apps learning experience.

2.No bodily interaction

If you are someone who believes in personal interplay then such apps are not for you. We do recognize their thought-system that private interaction with a person is valuable. In addition,we have all understood this when handling a virus. There may be a growing alienation visible in the society and their converting preferences for technology and social media has resulted in extra intellectual and emotional health problems. Therefore, for humans questioning that virtual interplay is not that powerful might also locate this no longer useful. However, instructional programs lessen real-world and social connection, which reasons discomfort.

3.Constrained Remarks

Comments is a prime motivator for every student's boom. Reading from an online teacher often seems to be a hindrance to this development. The academics in this situation provide remarks but do not have sufficient time to deal with each scholar for my part and explain the whole lot extensive. As a result, a few students might also fall in the back of due to gaps in their expertise, ensuing in a failed final change in their course.

4.Direct response

Software program apps essential motive changed into to cope with multiple people's issues thru an unmarried utility. However, this has backfired them, with loads of people available on line, its miles tough for teachers to get back to all college students' issues immediately. For a human it is not possible to get lower back with all queries right now, which not directly points out no proper response to issues. College students always need direct response to their trouble in any other case with time the problem fades away. So, when the app is not able to cope with it, it will become non-beneficial.

5. loss of generation knowledge results in Disparity amongst Students

If there is no knack of era then it will always bring about lesser utilization of era. For absolutely everyone, era expertise is not created equal. Studentswho are extra secure with drugs and computer systems have an edge over folks that are not. In reality, this is going to parents as properly, in the event that they realize less approximately it their kids will go through.

In fashionable, kids from better socioeconomic conditions can have extra get right of entry to virtual gadget and can be extra ready at using them. This hole increases the idea that instructional generation contributes to mastering inequity. Furthermore, the problem arises: does progress on an education app without a doubt reflect a kid's mastery of the issue be counted or does it have a look at if a teen has technological expertise.

❖**Market strategies for E-Learning Apps**

AnE-Learning Apps user should be alert to avoid falling into such marketing tricks at any cost anddo not fall for some bad marketing tricks. In which it will be correct to know about this before using the E-Learning Apps.

1. Filler advertising

Do not fall for greedy ads as many such ads are shown during the program in E-Learning Apps, which no one can guarantee its authenticity and become dangerous for the user.

2. Spamming

Spam is a crime against all Internet users because it wastes both ISPs' storage and network capacity, as well as often being simply offensive.

3. Cold calling

Although some are still fans of cold calling, here are seven disadvantages of cold calling to highlight its true demise.

- Customers find it irritating.
- Not sustainable.
- May harm the reputation of the company as well as the individual.
- More time-consuming = less success.
- Decision makers are difficult to reach.
- Difficulty educating customers over the phone.

4. Lack of adequate research

There are so many types of apps in the market that it becomes difficult to tell which ones are good and which ones are bad, and it doesn't involve ignoring the trends in the market.

❖Conclusion

Handbooks, schoolwork, classroom scrapbooks, whiteboards, chalk and labels are now history. Smartboards are introduced where preceptors can drag and drop shapes, bring online calculators to the board, take measurements with AR tools, and voice the textbook they want to see on the board. How practical is it to disconnect from the digital world when academics are so fast in terms of technology? Education is now offering free tablets and Kindle-like tabs for scholars to take notes. It's time to combine tutoring methods with technology and make classroom sessions more lively and interesting!But……

E-Learning Apps software has been widely used in education and the results indicate that it is time-honoured by the maximum consumer for his or her learning technology. Judging from this observation, the E-Learning Apps game utility has a great impact on the overall performance of the user especially in mastering. Most researchers find large effects in prospective studies. Most of the users for the E-Learning Apps game utility are undoubtedly universal. They agreed to use entertainment for their learning tasks. This overview started with E-Learning Apps studies software and narrowed down to E-Learning Apps sports studies. The overview of this paper is cantered into E-Learning Apps sport mastering applications, which is concluded in various information of previous researchers and specific type of program of video games. But, additional final results and evaluations are desired to be conducted especially on the acceptance of E-Learning Apps game technology in the educational sector. It is also essential to observe associated with this location because sportswear needs to be serious in designing a product especially for students to use for their expertise.

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"RESEARCH PAPER ON NATIONAL EDUCATION POLICY- 2020 MULTIPLE ENTRIES AND EXITS.

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ABSTRACT:

The new education policy must provide to all students, irrespective of their place of residence, a quality education system, with particular focus on historically marginalized, disadvantaged, and underrepresented groups. Education is a great level and is the best tool for achieving economic and social mobility, inclusion, and equality. Initiatives must be in place to ensure that all students from such groups, despite inherent obstacles, are provided various targeted opportunities to enter and excel in the educational system. These elements must be incorporated taking into account the local and global needs of the country, and with a respect for and deference to its rich diversity and culture. Instilling knowledge of India and its varied social, cultural, and technological needs, its inimitable artistic, language, and knowledge traditions, and its strong ethics in India's young people is considered critical for purposes of national pride, self-confidence, self-knowledge, cooperation, and integration.

This conceptual research article is based on NEP 2020 focuses on Higher Education (HE). Authors of the article intends to discuss background and How the system will Function?, Benefits of multiple entries and exits, Effective implementation Multi entries and exit.

KEY WORDS:

New Education Policy, Multiple entries, Multiple Exits

INTRODUCTION:

The National Education Policy which was effective till now was formulated almost 34 years ago. A more felicitous vision was needed to meet the aspirations of the New India. The National Education Policy (NEP) 2020 is an ambitious and futuristic policy that strives to remove rigid boundaries and create new possibilities for students to choose and learn the subjects or courses of their choice.The policy proposes a large number of changes that can transform higher education in India. One such change that has caught everyone's attention is changing the 3-year undergraduate course structure into a 4-year pattern with multiple entry and exit points to make higher education more suited to get jobs later. At present, students who leave the course in between are labelled as drop-outs and they get no qualification certificate or diploma for the credits earned during the period in the college.

NEP 2020 seeks to pave the way for flexible and lifelong learning and encourages students to choose their academic path leading to the award of certificate, diploma, and degree. Hence, Multiple Entry and Exit System (MEES) is the corner stone of the new National Education Policy in higher education. The system allows students to drop their course and resume it at a later stage as and when they desire or deem it worth pursuing. This arrangement will prove to be a boon for those students who cannot continue their studies due to financial, social or any other reason and desire to resume their studies when the conditions become favourable in due course of time.

OBJECTIVES OF THE STUDY:

- To discuss the system of the Policies of NEP 2020
- To discuss the Multiple entries in NEP 2020
- To discuss the multiple exits in NEP 2020
- To discuss the new idea of NEP 2020

HOW THE SYSTEM WILL FUNCTION?

As per the draft of the NEP 2020 the undergraduate degree will be of either 3 or 4-year duration with multiple entry and exit options within this period, with appropriate certifications — a certificate after completing 1 year in a discipline or field including vocational and professional areas, a diploma after 2 years of study, or a Bachelor's degree after a 3-year programme. The 4-year programme may also lead to a degree 'with Research' if the student completes a rigorous research project in the major area(s) of study as specified by the higher education institution.

NEP 2020 states that innovative and flexible curricular structure under multiple entry and exit points will abolish the currently prevalent rigid, uniform and mechanical structure to create new possibilities for students to choose and learn the subjects of their choice as per their preference, convenience, or necessity.

BENEFITS OF MULTIPLE ENTRY AND EXIT SYSTEM (MEES):

- This is a kind of stress-buster move. It is likely to reduce the pressure of pursuing a course with an opportunity of zero year loss in the academic journey. The move is likely to become a big boon for the students as they do not need to fear about losing a year or two if they have been studying one course for two years already when they plan to move into a different one.

- A large number of undergraduates quit the course after one or two year with zero benefit after paying huge fee and spending their valuable time. Awarding certificate or diploma after completing 1 or 2 years will have some worth in the long run.

- Students will have the greater flexibility and liberty to join a course or leave a course as they like, and they shall be also provided the opportunities to change the courses if they want to learn about a different sector as per their future career needs.

- Increasing Gross Enrolment Ratio at higher education is one of the objectives of NEP 2020. This move will reduce the drop-out rates of students especially for those who want to switch courses and desire to re-enter as and when they deem fit to resume their studies to earn full fledge college degree.

- The credits that the students obtain in their first and second year will be stored using the Academic Bank of Credits (ABC) system. So, at any point of time, if students want to take a break and continue their course within a fixed period, they can utilise these credits for further education.

- The system will allow students to take a sabbatical and then join back their studies without losing any credits. The move will allow students to build their own degrees. Students shall be granted more autonomy than before to decide what kind of major and minor courses they want to pursue.

- This is likely to revolutionise higher education system in India as only interested students will complete the degree through multiple entry and exit point system. Those who are not interested to pursue the course shall have no compulsion to complete the same by all means.

- This path breaking move will make our higher education system more like the global format with continuous reforms in this direction.

EFFECTIVE IMPLEMENTATION OF MULTIPLE ENTRY AND EXIT SYSTEM(MEES):

- Students can exit after one year with a certificate, after two years with a diploma and a Bachelor’s degree after three years and Bachelor’s with research after 4 years. Curriculum construction is a big challenge in implementing this system. What type of proficiency will be attained by a student after one or two year of a degree course? Thus, curriculum needs to be reworked in order to incorporate the specialised competencies, knowledge and skills required in a particular subject area.

- In the absence of proper guidance, confusions and doubts can arise in the minds of the students leading to a state of chaos. Student support services need to be encouraged and developed at different levels for students who are more likely to drop out due to personal, social, emotional, cultural, economic or any other reason.

- Another concern that is bothering everybody is that a large population of the students who will leave the courses in between may not return back due to some trivial reasons. It is to be ensured that a large section of the students may not get deprived of higher education in the absence of strong motivation and proper guidance.

- The execution of this system in its true spirit needs to develop an impeccable mechanism of fees at the time of admission under multiple entry option. It is to be ensured that the system may not become a golden opportunity for private or other institutions to charge exorbitant fees from students who seek entry back to resume their studies.

In short, Multiple Entry and Exit System (MEES) can be considered a major reform aimed at making the higher education system more student-friendly and equitable.

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नई शिक्षा नीति और हिंदी

डॉ.संजय के.चावड़ा

असिस्टेंट प्रोफेसर

गवर्नमेंट आर्ट्स एंड कॉमर्स कॉलेज तालाला

भारत सरकार ने नई शिक्षा नीति 2020 लागू की है। इस नीति के अंतर्गत भी राजभाषा आयोग 1955 की सिफारिशों में से एक भारतीय भाषाओं के ज्ञान और सीखने की सिफारिश को शामिल किया गया है।

14 सितंबर पूरे देश में हिंदी दिवस के रूप में मनाया जाता है। इसका अपना एक इतिहास है। इस दिन 14 सितम्बर 1949 को संवैधानिक स्तर पर भारत संघ की राजभाषा हिंदी और लिपि देवनागरी को मान्यता प्राप्त हुई थी। धारा 343 में कहा गया था कि "संघ की राजभाषा हिंदी और लिपि देवनागरी होगी और अंकों का रूप भारतीय अंकों का अंतरराष्ट्रीय रूप होगा। शासकीय प्रयोजनों के लिए अंग्रेजी भाषा का प्रयोग 15 वर्ष की अवधि तक किया जाता रहेगा।" इस संबंध में 1955 में राजभाषा आयोग बना। हिंदी को राजभाषा के रूप में पूर्णत: स्थापित करने की प्रक्रिया में आयोग द्वारा तेरह सुझाव दिए गये। जिन पर सरकार द्वारा कोई ठोस कदम नहीं लिया गया। 1965 से पूर्व 1963 में राजभाषा अधिनियम आता है। जो पुन: 1967 में संशोधित होता है।

इस अधिनियम के अंतर्गत 1965 तक हिंदी को पूर्णत: राजभाषा के रूप में स्थापित कराने के आश्वासन को पुन: अनिश्चित समय तक बढ़ा दिया जाता है। जिसका सबसे बड़ा कारण गैर हिंदी भाषी क्षेत्रों में हिंदी का घोर विरोध था। इस कारण यह कहा गया कि "26 जनवरी 1965 के बाद भी हिंदी के अतिरिक्त अंग्रेजी भाषा संघ के उन सब राजकीय प्रयोजनों के लिए प्रयोग में लाई जाती रहेगी, जिनके लिए इससे पहले प्रयोग में लाई जाती रही है।" यह व्यवस्था संविधान लागू होने से लेकर आज तक यथावत चली आ रही है। यह हमारा दुर्भाग्य है कि सरकारी नीतियों के कारण आज भी हिंदी राजभाषा में सहायक के रूप में कार्य कर रही है और एक विदेशी भाषा हमारी प्रमुख राजभाषा के रूप के शासकीय प्रयोजनों, वार्ताओं, पत्रों, अभिलेखों की आधार भाषा बनी हुई है।

भाषा ज्ञान के रास्तों को खोलती है लेकिन हमारे ही देश में अंग्रेजी पर हम सभी की अति-निर्भरता ने गाँव, गाँव, कस्बों व शहरों तक के विद्यार्थियों को अंग्रेजी भाषा ज्ञान के अभाव के कारण विज्ञान और तकनीकी ज्ञान से ज्ञान से वंचित कर दिया है। अगर हम अपने आसपास ही देखें तो विद्यालय तक विज्ञान की शिक्षा हिंदी में लेने वाला वाला छात्र, उच्च शिक्षा में प्रवेश के समय अंग्रेजी पाठ्यक्रम व अंग्रेजी भाषा की अनिवार्यता व हिंदी भाषा में में पाठ्यपुस्तकों में अभाव के कारण विज्ञान व तकनीकी पाठ्यक्रमों से दूरी बना लेता है। यह हमारी शिक्षा व भाषा भाषा नीति की विफलता है कि वह एक और आजादी का अमृत महोत्सव मना रहा है दूसरी ओर आजादी के इतने वर्षों उपरांत भी हम ज्ञान-विज्ञान के पाठ्यक्रमों को हिंदी, मातृभाषा व क्षेत्रीय भाषाओं में उपलब्ध कराने में असमर्थ में असमर्थ हैं। जो थोडा बहुत उपलब्ध भी हो रहा है वह अनुवाद मात्र है और स्तरीय नहीं है। भाषा की इस दुरुहता दुरुहता के कारण हमारी बहुत सी प्रतिभाओं को सामने आने का मौका नहीं मिल पा रहा है। रवीन्द्रनाथ टैगोर ने भी भी कहा है कि "हमने अपनी आँखे खोकर चश्में लगा लिए हैं"। यह चश्में विदेशी भाषाओं के हैं जो आजादी मिलने के

उपरांत अधिक बटने और लगने लगे। आज यह चश्में बौद्धिक चर्चा व बहसों के केंद्र में सर्वाधिक लगाए देखे जा सकते सकते हैं।

भारतीय शिक्षा व्यवस्था को व्यवस्थित व क्रमबद्ध रूप से आगे बढ़ाने और आज की जरूरत को ध्यान में रखते हुए भारत सरकार ने नई शिक्षा नीति 2020 लागू की है। जो राष्ट्रीय व अंतर्राष्ट्रीय स्तर पर चर्चा का विषय बनी हुई है। नई शिक्षा नीति 2020 में भाषा के संबंध में उत्पन्न उन सभी सवालों को समझा व नई शिक्षा नीति का हिस्सा बनाया गया है जिस पर अमूमन पूरे देश में प्रत्येक हिंदी दिवस पर चर्चा होती आ रही है। इस नीति के अंतर्गत भी राजभाषा आयोग 1955 की सिफारिशों में से एक भारतीय भाषाओं के ज्ञान और सीखने की सिफारिश को शामिल किया गया है। जबकि इससे पूर्व 1968 में कोठारी आयोग (1964-66) जिसे भारतीय शिक्षा के इतिहास में पहला कदम कहा जाता है, वह शिक्षा को राष्ट्रीय महत्व का विषय घोषित करता है।14 वर्ष की आयु तक के सभी बच्चों के लिए अनिवार्य शिक्षा का लक्ष्य रखता है। संस्कृत भाषा के शिक्षण को प्रोत्साहित करने व त्रिभाषा सूत्र को लागू करने की सिफारिश करता है। कोठारी आयोग की सबसे बड़ी उपलब्धता त्रिभाषा सूत्र को लाना था। क्योंकि यह समय भाषाई आंदोलन का था जहाँ राज्य एक ओर भाषाई आधार पर अलग हो रहे थे दूसरी और हिंदी को पूरी तरह राजभाषा बनाए जाने का 15 वर्ष का समय पूर्ण हो रहा था। साथ ही दक्षिण भारत में हिंदी का घोर विरोध हो रहा था। इन विपरीत परिस्थितियों व भाषिक असहमतियों के मध्य कोठारी आयोग त्रिभाषा सूत्र को लाता है जो हिंदी भाषा के विकास में महत्वपूर्ण कदम था।

कोठारी आयोग की सिफारिशों के उपरांत 1986 में राष्ट्रीय शिक्षा नीति आती है। इस नीति में 1992 में संशोधन होता है और कहा जाता है कि 1968 की शिक्षा नीति के अधिकांश सुझाव कार्यक्रम में परिणत नहीं हो सके, क्योंकि क्रियान्वयन की पक्की योजना नहीं बनी, न स्पष्ट दायित्व निर्धारित किए गए। इसी कारण नई चुनौतियों और सामाजिक आवश्यकताओं को ध्यान में रखकर नई शिक्षा नीति तैयार की गई है। 1986 की शिक्षा नीति में भाषा को लेकर कोई विशेष निर्देश देखने को नहीं मिलते हैं। इस नीति का मुख्य उद्देश्य शिक्षा को नवाचार, तकनीक, प्रौद्योगिकी, विज्ञान व मूल्यों से जोड़ना था। भाषाओं के संबंध में इतना ही कहा गया कि "1968 की शिक्षा नीति में भाषाओं के विकास के प्रश्न पर विस्तृत रूप से विचार किया गया था। उस नीति की मूल सिफारिशों में सुधार की गुंजाइश शायद ही हो और वे जितनी प्रासंगिक पहले थी उतनी ही आज भी है। किंतु देश भर में 1968 की नीति का पालन एक समान नहीं हुआ। अब इस नीति को अधिक सक्रियता और सौद्देश्यता से लागू किया जाएगा"। 1968 की कोठारी आयोग की सिफारिशें हो या 1986 की राष्ट्रीय शिक्षा नीति दोनों ही भाषा के संदर्भ में अधिक मुखर नहीं होती है। जितनी की नई शिक्षा नीति 2020 होती है।

नई शिक्षा नीति-2020 में स्पष्ट रूप से शिक्षण माध्यम के रूप में भाषा के सवाल को मुख्य रूप से उठाया उठाया गया है। जिसके लिए एक उप-अध्याय 'बहुभाषावाद और भाषा की शक्ति' शीर्षक रखा गया है। भारत सरकार सरकार द्वारा शिक्षा माध्यम के रूप में भाषा की शक्ति को पहचानते हुए विभिन्न प्रावधान व सुझाव इस शिक्षा नीति

शिक्षा नीति में किए गए हैं। इसमें कहा गया कि " छोटे बच्चे अपनी घर की भाषा/ मातृ भाषा में सार्थक अवधारणाओं अवधारणाओं को अधिक तेजी से सीखते हैं और समझ लेते हैं। घर की भाषा आमतौर पर मातृभाषा या स्थानीय समुदायों द्वारा बोली जाने वाली भाषा है। ...।ऐसे में जहाँ तक संभव हो, कम से कम ग्रेड 5 तक लेकिन बेहतर यह होगा कि यह ग्रेड 8 और उससे आगे तक भी हो, शिक्षा का माध्यम, घर की भाषा/ मातृ भाषा/ स्थानीय भाषा/ क्षेत्रीय क्षेत्रीय भाषा होगी। इसके बाद घर/ स्थानीय भाषा को जहाँ भी संभव हो भाषा के रूप में पढ़ाया जाता रहेगा। सार्वजनिक और निजी दोनों तरह के स्कूल इसकी अनुपालना करेंगे।

• विज्ञान सहित सभी विषयों में उच्चतम गुणवत्ता वाली पाठ्य पुस्तकों को मातृ भाषा में उपलब्ध कराया जाएगा।

• बच्चे द्वारा बोली जाने वाली भाषा और शिक्षण के माध्यम के बीच यदि कोई अंतराल मौजूद होता हो तो उसे समाप्त किया जाएगा।

• भाषा के विकास में त्रिभाषा सूत्र को पुनः शामिल किया गया और कहा गया कि इसमें कम से कम दो भारतीय भाषाएं होगी।

• संस्कृत, पालि, फ़ारसी, प्राकृत के साथ ही तमिल, तेलुगु, कन्नड़, मलयालम और ओड़िया भाषाओं को भी विकल्प के रूप में शामिल किया जाएगा व पाठ्यक्रम का हिस्सा बनाया जाएगा।

हमारी मातृ भाषाएं हमारी लोक व व्यापक जन की संवाद व संप्रेषण की भाषा है। यह हमारे राष्ट्र की धरोहर है यदि हम इनके प्रति ही स्वाभिमान का भाव पैदा नहीं कर सके तो फिर हम अपने राष्ट्र के प्रति भी स्वाभिमान का भाव नहीं रख सकते हैं। महात्मा गाँधी जी ने भी कहा है कि "मेरी मातृभाषा में कितनी खामियां क्यों न हो? मैं इससे इसी तरह चिपटा रहूँगा जिस तरह बच्चा अपनी माँ की छाती से। यही मुझे जीवनदायनी दूध दे सकती है। अगर अंग्रेजी उस जगह को हड़पना चाहती है जिसकी वह हकदार नहीं है तो मैं उससे सख्त नफरत करूँगा वह कुछ लोगो के सीखने की वस्तु हो सकती है, लाखों, करोड़ो की नहीं।" महात्मा गाँधी जी ने वर्धा शिक्षा योजना 1937 में शिक्षा में मातृभाषा की अनिवार्यता पर बात कही थी। लेकिन वक्त के साथ उनके विचार भी बौद्धिक बहस का हिस्सा बनकर रह गए।

नई शिक्षा नीति-2020 में मातृभाषाओं को पुन: जीवित करने का प्रयास किया है। यह सच है कि कोई भी राष्ट्र तब तक मजबूत नहीं बनता जब तक उसकी जमीन अर्थात उसका जन मजबूत नहीं होता है। हमारी मातृ भाषाएं भाषाएं इसी बड़े व व्यापक जन समूह का प्रतिनिधित्व करती है। जब यह जन समूह मजबूत होगा तो उसका प्रतिनिधित्व करने वाली हमारी हिंदी भाषा भी स्वत: मजबूत होगी। क्योंकि हिंदी का शब्द भण्डार तो उसकी मातृभाषा, क्षेत्रीय बोलियों व भारतीय भाषाओं के शब्दों के भंडार से निर्मित है। ऐसे में बहुभाषिकता हमारी कमज़ोरी नहीं बल्कि हमारी विशेषता है। डॉ जाकिर हुसैन के शब्दों में कहें तो "हिंदी वह धागा है जो विभिन्न मातृभाषाओं रूपी फूलों को पिरोकर भारत माता के लिए सुंदर हार का सृजन करेगा"।हमारे संविधान की सबसे बड़ी

खूबी ही अनेकता में एकता है। पांच उँगलियाँ मिलकर एक मुट्ठी बनाती है। हमारी बहुभाषिकता में एक भाषा के रूप में हिंदी की पहचान उस मुट्ठी के समान हैं जो अलग-अलग उंगलियाँ अर्थात भाषाओं के होने के बावजूद हिंदी के रूप रूप में शक्ति का अहसास कराती है।

राष्ट्र के विकास के लिए एक शिक्षा नीति का होना आवश्यक है। जिस प्रकार चीन की ज्ञान-विज्ञान की शिक्षा का माध्यम उनकी अपनी भाषा है। उनका बाजार भी उनकी अपनी भाषा में संचालित है। उसी प्रकार हमारे देश के भीतर भी होना चाहिए। मगर यहाँ तो स्थितियाँ एकदम विपरीत है। हमारे देश में ज्ञान-विज्ञान का माध्यम एक विदेशी भाषा है। यह हमारे देश की विडंबना ही है कि एक बहुभाषिक राष्ट्र होने के उपरांत भी आज भी अदालतों से लेकर प्रशासनिक व्यवस्था तक में विदेशी भाषा का प्रयोग किया जाता है। हम आजाद तो हो गए मगर आज भी भाषाई गुलामी में जी रहे हैं और हमारे देश का युवा अपनी ही भाषा के प्रति हीनता बोध से ग्रसित है।

नई शिक्षा नीति-2020, 34 वर्षों बाद व्यापक स्तर पर भाषा के विकास के सवालों को उठाती है जो उससे पूर्व 1968 के कोठारी आयोग व 1986 की राष्ट्रीय शिक्षा नीति में मुखर होकर नहीं उठाए गए थे। भारत सरकार द्वारा जारी यह शिक्षा नीति भारत की भावी शिक्षा व्यवस्था और राष्ट्र के उन्नयन के लिए मार्ग प्रशस्त करने वाली नीति है। यह नीति यदि ईमानदारी पूर्वक क्रियान्वयन में नहीं लाई जाती है तो यह अपने पूर्व की नीतियों के समान केवल महज दस्तावेज बनकर रह जाएगी। जैसा कि इतिहास के आइने में वर्धा शिक्षा योजना के साथ हुआ था जिसमें मातृभाषाओं के प्रयोग सहित कई ऐसे बिंदुओं को उठाया गया था जो सही से क्रियान्वित नहीं होने के कारण सिर्फ सुझाव व दस्तावेज़ ही बनकर रह गए। ऐसे में आवश्यक है कि कि नई शिक्षा नीति को प्रभावी तरीके से लागू किया जाए। इससे न केवल हमारी भाषाएँ समृद्ध होगी बल्कि हमारी युवा पीढ़ी भी भाषाई बंधनों से आजाद होकर अपनी मातृभाषा, क्षेत्रीय भाषा व हिंदी के माध्यम से ज्ञान के नए रास्तों को तलाश सकेगी व राष्ट्र के विकास में अपना योगदान दे सकेगी।

Startup And Innovation In India :A Review

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ABSTRACT

India is the second largest populous country in the world with 1.2 billion population strength. Tocover up this large population there exist large potentiality of job market in India. But Accordingto the latest Asia Pacific Human Development Report, India is facing severe scarcity of jobmarket; growth in unemployment among young graduates and it will last for next 35 years.According to Labor Ministry data, around 1 million people enter the workforce in India everymonth. To eradicate this scarcity of job market, ours Honorable Prime Minister Dr. NarendraModi , announced on 15th August 2015, “Start Up India, Stand Up India” to promote BankFinancing for start ups and offer incentives to boast entrepreneurship and job creation. Startup India is a Government of India flagship initiative to build startups and nurture innovation. Through this initiative, the Government plans to empower startup ventures to boost entrepreneurship, economic growth and employment across India. India’s startup eco-system has become a talking point for the entire world. With hundreds of innovative youngsters choosing to pursue the path of entrepreneurship instead of joining the multinational corporations and government ventures, the business world has witnessed an explosion of ground-breaking startups providing solutions to the real problems at a mass level in the past years.

The basic purpose of this article is to put some light on the various aspects related to various aspects like concepts of startup and innovation and their inter relation, financial life cycle of startups, challenges to be countered and opportunities to be capitalized upon by the start-ups entrepreneurs and the initiative taken by the Indian govt. etc based onsecondary data collected from various websites, journals, otherarticles etc.

Key Words: Unemployment, Start up India, Entrepreneurship, Innovation, economic growth,

Govt. Initiatives,startup life cycle

INTRODUCTION

A startup is a newly established company or organization that is typically characterized by its innovative business model, product or service. Startups are often founded by entrepreneurs who seek to address a market gap or solve a particular problem by introducing a new idea or technology. Startups are generally agile, fast-paced and have a high potential for growth, but they also face significant uncertainties and risks.

Innovation, on the other hand, is the process of developing and implementing new and creative ideas to solve problems or meet customer needs. It involves the creation of new products, services, processes, or business models that offer a unique value proposition to customers. Innovation often involves the use of technology and data to create new solutions that disrupt traditional business models and create new markets.

Startup innovation is the combination of these two concepts, where a startup company is focused on creating and implementing innovative ideas to address a particular market need or problem. Startup innovation involves identifying new opportunities, creating new products or services, and refining business models to create a sustainable competitive advantage. Successful startup innovation requires a culture of experimentation and learning, collaboration, and the ability to pivot quickly in response to market feedback.

OBJECTIVES OF THE ARTICLE

- To understand the concepts of startup and innovation
- To review the financial life cycle of startup
- To explore issues and challenges of startups
- To examine government initiatives
- To analyze the growth and opportunities of startups

CONCEPTS OF STARTUP

A startup is a young company that is typically in the process of developing a unique product or service and aiming to scale rapidly in a short period of time. Startups are often characterized by their innovation and ability to disrupt existing markets and industries.

The exact definition of a startup can vary depending on the context, but some common characteristics of startups include:

1. **Early stage:** Startups are often in their early stages of development, usually in the seed or early-stage funding rounds.

2. **Innovative:** Startups typically offer a unique and innovative product or service that sets them apart from their competitors.

3. **High growth potential**: Startups are designed to grow quickly and have the potential to become large, successful companies.

4. **Risky**: Startups often face a high degree of risk, both in terms of financial investment and market acceptance.

5. **Agile:** Startups are often agile and adaptable, able to pivot their strategy quickly in response to changing market conditions.

6. **Entrepreneurial spirit**: Startups are typically founded by entrepreneurs who are passionate about their vision and willing to take risks to achieve it.

Overall, the term startup generally refers to a new company that is focused on growth and innovation, and is often characterized by its agility, risk-taking, and entrepreneurial spirit.

CONCEPT OF INNOVATION

Innovation is a crucial component of startups, as they are often founded with the goal of creating new and disruptive products or services. Here are some key concepts of innovation in startups:

1. **Disruptive Innovation:** Startups are often built on the concept of disruptive innovation, which means creating new products or services that fundamentally change the market or industry they are operating in. Disruptive innovations often target underserved or overlooked markets with products or services that are more affordable, convenient, or accessible than existing offerings.

2. **Lean Startup Methodology:** The lean startup methodology emphasizes the importance of rapid experimentation, customer feedback, and iterative design in the development of new products or services. This approach allows startups to quickly test and refine their ideas, without committing significant resources to ideas that may not work.

3. **Design Thinking:** Design thinking is a human-centered approach to innovation that emphasizes empathy, creativity, and iteration. This approach encourages startups to deeply understand the needs and preferences of their target customers, and to use this understanding to inform the design and development of new products or services.

4. **Open Innovation:** Open innovation involves collaborating with external partners, such as customers, suppliers, or other companies, to develop new products or services. Startups can benefit from open innovation by accessing a wider range of expertise and resources, as well as by building relationships with potential customers or partners.

5. **Continuous Innovation:** In the fast-paced world of startups, innovation is not a one-time event, but a continuous process. Successful startups are constantly seeking new opportunities for innovation and improvement, whether in their products, services, or business models.

Overall, innovation is a core concept for startups, and successful startups are often those that are able to innovate in creative and impactful ways.

RELATIONSHIP BETWEEN STARTUPS AND INNOVATION

Startups and innovation are closely related, as startups are often the drivers of innovation in various industries. Startups are typically created to solve a problem or address an unmet need in the market, and this requires a high degree of creativity and innovation. In fact, many startups are founded on new and disruptive ideas that challenge the status quo and push the boundaries of what is possible.

Furthermore, startups are often able to innovate more quickly and efficiently than established companies, as they have fewer bureaucratic barriers and can adapt to changes in the market more easily. They are also more willing to take risks and experiment with new ideas, which can lead to breakthrough innovations and new products or services.

In turn, innovation is often essential for the success of startups. As startups face intense competition and rapidly changing market conditions, they need to continuously innovate and improve their products or services to stay ahead. Innovation can help startups differentiate themselves from their competitors, attract new customers, and create new revenue streams.

Overall, startups and innovation have a symbiotic relationship, where startups drive innovation and innovation fuels the growth and success of startups. This relationship is one of the reasons why startups are often seen as important drivers of economic growth and job creation, as they create new markets, products, and services that can have a profound impact on society.

FINANCIAL LIFE CYCLE OF STARUPS

The financial life cycle stages of a startup refer to the different stages of funding that a startup typically goes through as it grows and develops. These stages are generally classified based on the amount of funding that the startup is seeking, and the source of that funding.

Here are the typical financial life cycle stages of a startup:

1. **Seed Stage:** The seed stage is the initial phase of a startup when the entrepreneur invests their own money, or obtains funding from family and friends, to develop the idea and create a prototype. At this stage, the startup typically has no revenue and may not have a complete team in place.

2. **Early Stage:** The early stage is when the startup begins to attract outside funding, such as from angel investors or venture capitalists. In this stage, the company is typically focused on building a customer base, refining the product or service, and establishing a team. Revenue may be minimal or non-existent.

3. **Growth Stage**: The growth stage is when the startup begins to experience rapid revenue growth and may need to scale its operations to keep up with demand. The company may seek additional funding to expand its team, invest in marketing, or develop new products or services.

4. **Maturity Stage**: The maturity stage is when the startup has established itself as a viable business and focuses on maintaining profitability and optimizing operations. The company may continue to grow, but at a slower pace, and may explore new markets or product lines to sustain growth. In some cases, the company may consider going public or being acquired.

It's important to note that not all startups will follow this exact financial life cycle, and some may skip certain stages or experience them in a different order. Additionally, the amount and timing of funding will depend on a variety of factors, including the industry, market conditions, and the entrepreneur's goals and strategies. Ultimately, the financial life cycle of a startup will depend on the availability of funding and the ability of the company to generate revenue and grow over time.

ISSUES AND CHALLANGES IN STARTUPS

Startups face a number of issues and challenges, which can make it difficult for them to succeed. Some of the most common issues and challenges that startups face include:

1. **Funding:** One of the biggest challenges that startups face is securing funding. Many startups require significant amounts of capital to get off the ground, and finding investors or lenders who are willing to invest in a new and unproven venture can be difficult.

2. **Talent Acquisition:** Another challenge that startups face is attracting and retaining top talent. Startups often have limited resources to offer competitive salaries and benefits packages, which can make it difficult to attract experienced and skilled employees.

3. **Market Competition:** Startups often face stiff competition from established companies and other startups in the same industry. This can make it difficult to differentiate themselves and attract customers.

4. **Regulatory Compliance:** Startups must comply with a range of regulations and laws, which can be complex and time-consuming. Failure to comply with these regulations can result in fines or other penalties, which can be costly for startups.

5. **Scalability**: As startups grow, they must be able to scale their operations and processes to meet demand. This can be a challenging task, as it requires careful planning and investment in infrastructure and technology.

6. **Product Development:** Developing a product or service that meets customer needs and expectations is a key challenge for startups. Startups must be able to rapidly develop and iterate their products or services to keep up with changing market demands.

7. **Leadership:** Strong leadership is essential for the success of startups, but many founders may lack the experience or skills to lead a growing company. It can be challenging to manage a team, make critical decisions, and navigate the ups and downs of running a startup.

Overall, startups face a range of challenges that require creativity, resilience, and strategic thinking to overcome. Successful startups are able to navigate these challenges and build sustainable businesses that create value for their customers and investors.

OPPURTUNITIES FOR STARTUPS IN INDIA

India offers a range of opportunities for startups, due to its large and growing market, diverse talent pool, and supportive policy environment. Here are some of the key opportunities for startups in India:

1. **Growing Market:** India has a large and growing market for products and services across various sectors, including technology, healthcare, education, and e-commerce. This presents a significant opportunity for startups to tap into this growing demand and create innovative solutions to meet the needs of Indian consumers.

2. **Skilled Talent**: India has a large pool of skilled talent, including engineers, scientists, and other professionals, who can help startups to develop and grow their businesses. Many of these professionals are also entrepreneurial and interested in working for startups.

3. **Supportive Policy Environment:** The Indian government has launched several initiatives to support startups and promote entrepreneurship, including Startup India, Atal Innovation Mission, and Standup India. These initiatives provide startups with access to funding, mentorship, and other support services, making it easier for them to establish and grow their businesses.

4. **Low Cost of Operations:** India offers a relatively low cost of operations compared to other countries, due to lower real estate prices, cheaper labor costs, and lower taxes. This can help startups to keep their overhead costs low, enabling them to invest more in their products and services.

5. **Access to Funding:** There is a growing ecosystem of angel investors, venture capitalists, and other investors in India, providing startups with access to funding to support their growth. In addition, there are several government schemes, such as the Fund of Funds for Startups, that provide funding to eligible startups.

Overall, India offers a range of opportunities for startups, including access to a large and growing market, skilled talent, supportive policies, and access to funding. By leveraging these opportunities, startups can establish and grow their businesses, and contribute to the growth of the Indian economy.

CONCLUSION

In conclusion, startups play a critical role in driving innovation and economic growth. The financial life cycle stages of startups can be challenging, but by leveraging the opportunities and addressing the challenges effectively, startups can establish themselves as innovative and successful businesses. The Indian startup ecosystem offers several opportunities for startups, and the government's initiatives provide support to startups and promote entrepreneurship. By leveraging these opportunities, startups can contribute to the growth of the Indian economy and society as a whole.

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AI Role of Research and InnovationBenefits and Challenges

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Abstract

Artificial intelligence (AI) has become a crucial driver of research and innovation in recent years. This paper aims to explore the role of AI in research and innovation and how it has contributed to advancements in various fields. The paper discusses the benefits of using AI in research, including its ability to analyze large amounts of data, discover patterns and make predictions. It also discusses the challenges of using AI, such as the need for high-quality data and the potential for bias. The paper concludes by emphasizing the importance of continued research and innovation in AI to ensure its responsible and effective use.

Introduction:

Artificial intelligence (AI) has been the focus of research and innovation in recent years due to its potential to transform various fields. AI has the ability to analyze large amounts of data, discover patterns, and make predictions. It has been applied to various fields such as healthcare, finance, and transportation, and has led to significant advancements. This paper aims to explore the role of AI in research and innovation and how it has contributed to advancements in various fields.

➢Benefits of AI in Research and Innovation:

AI has several benefits when used in research and innovation. One of the primary benefits is its ability to analysed large amounts of data quickly and efficiently. This is particularly important in fields such as healthcare, where large amounts of data are generated daily. AI can be used to analysed medical records, patient data, and genetic information to identify patterns and trends, and to make predictions about patient outcomes.Another benefit of AI in research is its ability to discover new patterns that may not be visible to humans. AI can analysed data from different sources and identify correlations that may not be apparent to researchers. This can lead to the discovery of new insights and ideas that can help solve complex problems.

AI can also be used to automate repetitive tasks, such as data entry and analysis, freeing up researchers to focus on more complex and innovative tasks. This can lead to increased productivity and faster research and development cycles.

Efficiency and Speed: AI can process large amounts of data and identify patterns faster than humans, making research and innovation more efficient and speedier.

1)Enhanced Decision-making: AI can help researchers make informed decisions by providing them with data insights and predictions.
2)Personalization: AI can personalize research and innovation by identifying individual preferences, behaviors, and characteristics.
3)Quality Control: AI can improve the quality control of research and innovation by identifying errors and inconsistencies in data.
4)Resource Optimization: AI can optimize the use of resources by predicting the results of different scenarios, making it easier to allocate resources efficiently.
5)Improved Safety and Security: AI can help researchers identify potential hazards and risks in their research, making it safer and more secure.
6)Collaboration: AI can enhance collaboration by allowing researchers to share data and insights across different disciplines and locations.
7)Innovation: AI can facilitate innovation by identifying new opportunities and possibilities that may have been overlooked by humans.

8)Predictive Analytics: AI can provide predictive analytics that enable researchers to forecast trends and patterns in the data.

9)Reduced Cost: AI can reduce the cost of research and innovation by automating routine tasks and minimizing errors.

Challenges of AI in Research and Innovation:

While AI has many benefits, it also has several challenges that need to be addressed. One of the primary challenges is the need for high-quality data. AI algorithms rely on large amounts of data to learn and make predictions. If the data is of poor quality or biased, the results generated by AI algorithms may also be biased or inaccurate.Another challenge is the potential for bias in AI algorithms. AI algorithms can be biased based on the data they are trained on. For example, if an AI algorithm is trained on data that is biased against a particular group, the algorithm may also be biased against that group. This can have serious consequences, particularly in fields such as healthcare and criminal justice.

Finally, the use of AI in research and innovation raises ethical concerns. There is a risk that AI could be used to replace human researchers and decision-makers, leading to job loss and the loss of human expertise. There is also a risk that AI could be used to make decisions that have significant consequences, such as in healthcare or criminal justice, without proper human oversight.

Artificial Intelligence (AI) has revolutionized many areas of research and innovation, from healthcare to transportation, education, and beyond. It has the potential to transform the way we live and work in ways that were unimaginable just a few years ago. However, the implementation of AI also presents significant challenges that must be addressed to ensure its safe and responsible development. In this paper, we will explore some of the key challenges of AI in research and innovation.

Challenges of AI in Research and Innovation:

1)Data quality and bias:

AI relies on data to learn and make predictions. The quality of the data used to train AI models can significantly affect their performance. Poor quality data can lead to biased models that make incorrect or unfair predictions. Data bias can occur when data sets are not representative of the population they are meant to serve. For example, facial recognition algorithms trained on predominantly white faces may not accurately identify people of color. To address these challenges, it is essential to ensure that data used to train AI models is of high quality and that data sets are diverse and representative.

2)Ethical concerns:

AI can raise ethical concerns around issues such as privacy, accountability, and transparency. For example, facial recognition technology used by law enforcement agencies may be used to track individuals without their knowledge or consent, leading to concerns about privacy and civil liberties. AI also raises questions around accountability and transparency, as it can be difficult to understand how algorithms make decisions. To address these ethical concerns, it is essential to establish ethical frameworks and guidelines for the development and deployment of AI systems.

3)Human biases:

AI can also be affected by human biases. For example, if the data used to train an AI model contains bias, the model will also learn and reinforce those biases. Additionally, developers of AI systems may hold unconscious biases that can influence their design and development. To address these challenges, it is essential to have diverse and inclusive teams working on AI development and to implement measures to detect and mitigate bias in AI systems.

4)Regulation and policy:

AI is a rapidly evolving field, and regulations and policies have struggled to keep up. This can create uncertainty and confusion around the legal and ethical use of AI systems. Governments and regulatory bodies must work to establish clear guidelines and regulations to ensure the safe and responsible development and deployment of AI systems.

5)Lack of standardization:

The lack of standardization in AI research and development can lead to inconsistencies and discrepancies in the performance of different AI models. This can make it challenging to compare and evaluate the performance of different AI systems. To address these challenges, it is essential to establish standards and protocols for the development and evaluation of AI models.

Conclusion:

In conclusion, AI has the potential to transform research and innovation in many fields. Its ability to analyze large amounts of data quickly and efficiently, discover new patterns, and automate repetitive tasks can lead to significant advancements. However, the challenges of using AI, such as the need for high-quality data and the potential for bias, must be addressed to ensure its responsible and effective use. Continued research and innovation in AI are crucial to address these challenges and ensure that AI is used ethically and responsibly.

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પ્રસ્તાવના-

પ્રાચીન કાળથી વર્તમાન સમય સુધી માનવ સમાજે દરેક ક્ષેત્રમાં ઘણા મહત્ત્વના પરિવર્તન કરીને પ્રગતિ કરી છે. જેમાં શિક્ષણ ક્ષેત્રનો ફાળો અગ્રગણ્ય કહી શકાય. શિક્ષણ ક્ષેત્રે પણ ઘણા હકારાત્મક પરિવર્તનો આવ્યા છે. જેનુ મહત્ત્વનું પ્રેરક પરિબળ શૈક્ષણિક સંશોધનો છે. પ્રવર્તમાન સમયમાં શિક્ષણ ક્ષેત્રે મહા સંશોધન, લઘુ સંશોધન કે ક્રિયાત્મક સંશોધનો અને ઇનોવેશન કરવામાં આવે છે. જેના થકી શિક્ષણના વિવિધ અવરોધોને ઓળખી તેના ઉકેલ માટે કાર્યયોજના બનાવી શકીએ છીએ. સંશોધનોને અંતે પ્રાપ્તપરીણામો અને શૈક્ષણિક ફલિતાર્થો શિક્ષણને નવી દિશા આપે છે. શિક્ષણ ક્ષેત્રમાં કાર્યરત માનવસમૂહ પોતાના કર્મક્ષેત્રને લગતી સમસ્યાઓને ઓળખે અને તેના ઉકેલ માટે શૈક્ષણિક ઇનોવેશન સાથેના સંશોધનો હાથ ધરે તે ઇચ્છનીય છે.

નવી રાષ્ટ્રીય શિક્ષણ નીતિ (NEP) ૨૦૨૦ના પ્રકરણ ૧૭માં પણ સંશોધનોને પ્રેરણા અને નૈતિક પીઠબળ મળે તે માટેની ભલામણો કરવામાં આવી છે. આ ભલામણોને અનુસરતા રાષ્ટ્રકક્ષાએ National Council of Educational Research and Training (NCERT) રાજ્ય કક્ષાએ Gujarat Council of Educational Research and Training (GCERT) સંસ્થાઓએ ઉત્કૃષ્ટ કામગીરી હાથ ધરી છે. શિક્ષણક્ષેત્રે ગુજરાત રાજયમાં ગુજરાત શૈક્ષણિક સંશોધન અને તાલીમ પરિષદ,ગાંધીનગર દ્વારા શાળા કક્ષાએ સંશોધન માટે સતત પ્રયત્નો થકી ઉત્તમ સંશોધનો અને નવતર પ્રયોગો (ઇનોવેશન) કરવામાં આવે છે. જેમાં શિક્ષણના દરેક સંવર્ગના સંશોધકોને પ્રોત્સાહિત કરવામાં અને નવા સંશોધન પરત્વે પ્રેરિત કરવામાં આવે છે. નેશનલ કાઉન્સિલ ઓફ એજ્યુકેશનલ રીસર્ચ અને ટ્રેનીંગ (NCERT) દ્વારા પણ દેશભરની શૈક્ષણિક સંસ્થાઓ અને શિક્ષણના નવીન પ્રવાહો સાથે જોડાયેલ સમૂહો ને અવનવા સંશોધન કરવા પ્રેરિત કરવામા છે.

NEP -2020મા અલગ અલગ વિભાગોમા કુલ 4 વિભાગોમા પ્રકરણો ને વર્ગીકૃત કરવામા આવ્યા છે.જેમા વિભાગ 1 મા શાળાશિક્ષણ ને આવરી લઈ ને તેમા 1 થી 8 પ્રકરણોને સમાવવામા આવ્યાછે. વિભાગ -2 એ ઉચ્ચશિક્ષણ નો વિભાગ છે જેમા ગુણવત્તાયુક્ત વિશ્વવિધ્યાલયો અને મહાવિધ્યાલયોની વાત મુકવામા આવી છે. વિભાગ 3 મા અન્ય કેન્દ્રવર્તી

શિક્ષણક્ષેત્રોનો સમાવેશ થયો છે.વિભાગ-4 મા અમલીકરણ વ્યુહરચના સંબધિત વિભાગઆપવામા આવ્યો છે. ઉચ્ચશિક્ષણ ના વિભાગ-2 મા નજર નાખીએ તો ભારતીય ઉચ્ચશિક્ષણ અને શિક્ષણ વ્યવસ્થામાટે એક નવો અને ભવિષ્યોન્મુખ દ્રષ્ટિકોણ આપવામા આવ્યો છે. જેમા સંસ્થાકિય પુનર્ગઠન અને એકત્રિકરણ, ૧સર્વાંગી અને બહુવિધ્યાકિય શિક્ષણ તરફ,શ્રેષ્ઠતમ અધ્યયન વાતાવરણ અને વિધ્યાર્થી સહાયતા,પ્રેરિત,ઉત્સાહિત અને સક્ષમ અધ્યાપકો,ઉચ્ચશિક્ષણ મા સમાનતા અને સમાવેશન,શિક્ષક પ્રશિક્ષક,વ્યવસાયિક પુન;ગઠન,નવા રાષ્ટ્રીય સંશોધન પ્રતિષ્ઠાન દ્વારા દરેક ક્ષેત્રમા ગુણવત્તાયુક્ત શિક્ષણિક સંશોધનો ઇનોવેશન અને ઉત્પ્રેરણા,ઉચ્ચ શિક્ષણની નિયમનકારી પ્રણાલીમા આમૂલ પરિવર્તન અને ઉચ્ચ શિક્ષણ સંસ્થાઓ માટે અસરકારક પ્રસાશન અને નેતૃત્વનો સમાવેશ કરવામા આવ્યો છે.

ભારતીય ઉચ્ચશિક્ષણ અને વ્યવસ્થાપન માટે ભવિષ્યનો દ્રષ્ટીકોણ-

21 મી સદીની આવશ્યકતા જોતા ગુણવત્તાયુક્ત ઉચ્ચશિક્ષણ નો મુખ્ય હેતુ સારા વિચારશીલ,પૂર્ણ વિકસિત અને સર્જનાત્મક વ્યક્તિઓનો વિકાસ કરવાનો હોવો જોઇયે. તે વ્યક્તિ એક અથવા એકથીવધુ ક્ષેત્રો મા ઉંડાણપુર્વકનો અભ્યાસ કરવા માટે સક્ષમ બનાવે તેવો હોવો જોઇયે.અને સાથે સાથે ચારિત્રિક,નૈતિક અને બંધારણીય મૂલ્યો,બૌધ્ધિક જિજ્ઞાસા,વૈજ્ઞાનિક પ્રકૃતિ,સર્જનાત્મકતા,સેવાની ભાવના,વિજ્ઞાન,સામાજિક વિજ્ઞાન,કલા માનવવિદ્યાશાખા,ભાષા,તકનીકી અને ધંધાદારી વિષયો સહિત વિભિન્ન વિષયોમા 21 મી સદીની ક્ષમતાઓને વિકસાવતુ હોવુ જોઇયે.

સંસ્થાકીય પુનર્ગઠન અને એકત્રીકરણ-

ઉચ્ચ શિક્ષણને લગતી આ નિતીનો મુખ્ય ઉદેશ્ય એ છે કે ઉચ્ચ શિક્ષણસંસ્થાઓને વિશાળ બહુવિધ્યાશાખાકિય,વિશ્વવિધ્યાલયો,મહાવિધ્યાલયો,ઉચ્ચ શિક્ષણ સંસ્થાઓના જૂથો/જ્ઞાનકેન્દ્રો કે જેમા ના દરેકનુ લક્ષ્ય ૩૦૦૦અથવા વધુ વિધ્યાર્થીઓ હોય તેમા પરિવર્તિત કરીને ઉચ્ચશિક્ષણ ની ખંડિતતાને સમાપ્ત કરવાનોછે.આ પ્રકારના દ્રષ્ટિકોણ માટે ઉચ્ચ શિક્ષણ સંસ્થા (HEI) એટલે કે વિશ્વવિધ્યાલય અથવા મહાવિધ્યાલયની રચના માટે નવી સંકલ્પનાત્મક સમજ ની જરૂર પડશે.

સંશોધન અને ઇનોવેશન સંદર્ભે થતા કાર્યો-
સંશોધકોને નાણાકીય સહાયપૂરી પાડીને સંશોધનો હાથ ધરવા માટે પ્રોત્સાધહન આપવું
શૈક્ષણિક સંશોધનમાં ક્ષમતાનિર્માણ કાર્યકમો હાથ ધરવા રાજ્ય સંશોધન

સલાહકાર સમિતિ (SRAC) ના સભ્યો તરફથી માર્ગદર્શન મળ્યા બાદ DIET અને GCERT માટેના સંશોધનો હાથ ધરવામાં આવે છે.

શિક્ષણ માં નવીન સંશોધનો દ્વારા શિક્ષણ ની પ્રક્રિયા ને સરળ, સુગમ અને સાર્વત્રિક બનાવવામાં શૈક્ષણિક સંશોધન મહત્વ નો ભાગ ભજવે છે.

ઉપસંહાર-

આમ,નવી શિક્ષણનિતિ સંદર્ભે આવનારા સમયમા પ્રાથમિક,માધ્યમિક,અને ઉચ્ચશિક્ષણ ક્ષેત્રે આમૂલ પરીવર્તન થકી વિવિધ સંશોધન અને ઇનોવેશન સાથે આવનારા ૨૦૪૦ ના વર્ષ સુધીમા ભારતમા એક એવી શિક્ષણ પ્રણાલીનુ નિર્માણ કરવાનુ લક્ષ્ય છે કે જે વિશ્વની અન્ય કોઇ પણ શિક્ષણ વ્યવસ્થા પાછળ ના હોય.જે આપણા દેશના વિકાસ માટેની અનિવાર્ય જરૂરિયાતની પૂર્તિ કરવાનુ છે.આ નિતિ ભારતિય શિક્ષણવ્યવસ્થા ના બધા જ પાસાઓ.નિયમન,અને સાશકિય પાસા સહિતના સુધાર અને તેની પુન;રચના દ્વારા ભારતીય સંસ્કૃતિ અને મૂલ્યો અધારિત ૨૧ મી સદીને લગતા ધ્યેયોને અનુરૂપ એક નવી શિક્ષણનીતિ નુ સર્જન કરવાનો અને પ્રત્યેક વ્યક્તિમા સર્જનાત્મકતા વિકસાવવાની ક્ષમતા ઉપર ભાર આપે છે.જેમા માત્ર સાક્ષરતા અને સંખ્યાજ્ઞાન જ નહી પરંતુ તેની સાથે સાથે ઉચ્ચસ્તરિય તાર્કિક સમસ્યા સમાધાન સબંધી,બોધાત્મક ક્ષમતાઓનો પણ વિકાસ થવો જોઇયે.એટલુ જ નહી પરંતુ તેની સાથે નૈતિક ,સામાજિક,અને સાંવેગિક સ્તર પર પણ વ્યક્તિનો વિકાસ આવશ્યક છે.

સંદર્ભસુચિ-

(૧)રાષ્ટ્રીય શિક્ષણનીતિ-૨૦૨૦ નુ ગુજરાતી સંસ્કરણ

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(૨)જીવન શિક્ષણ (gcert)

શૈક્ષણિક ક્ષેત્રે માહિતી અને સંચાર ટેકનોલોજીની ભૂમિકા

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સારાંશ

માહિતી અને સંચાર ટેકનોલોજીએ આધુનકિ સમયનું વકિાસ પામતું અને દરેક ક્ષેત્રમા પરવિર્તન લાવતું પાસું બની ગયું છે. મનુષ્યોનું સ્થાન જ્યારે ટેકનોલોજી લઇ રહ્યું છે ત્યારે શક્ષિણ ક્ષેત્રમાં તેનો ઉપયોગ અનવિાર્ય બની ગયો છે. શૈક્ષણકિ સામગ્રીઓના નર્માિણ માટે, શૈક્ષણકિ પદ્ધતનિા ભાગ રૂપે, મૂલ્યાંકન માટે તેમજ વવિધિ ટેકનીકલ ઉપકરણોની સહાયતાથી અસરકારક અધ્યાપન માટે માહતિી સંચાર અને તકનકિીની ભૂમકિા અગત્યની છે. સાંપ્રત સમયમાં ભારતીય વદ્યિાર્થીઓ વદિશ અભ્યાસ તરફ વળ્યા છે તેનું મુખ્ય કારણ ત્યાની ટેકનોલોજી છે. ભારતને વશ્વિગુરુ બનાવવા માટે માહતિી અને સંચાર તકનકિીનો ઉપયોગ શક્ષિણ ક્ષેત્રે ખુબ જ જરૂરી બન્યો છે. શક્ષિણ દ્વારા વદ્યિાર્થીઓમાં ટેકનોલોજીના કૌશલ્યોનો વકિાસ કરવામાં આવશે તો તે વદ્યિાર્થીઓ ભાવમિાં અલગ અલગ ભારતીય વ્યવસાયકિ ક્ષેત્રોને વકિાસ તરફ લઇ જશે. માહતિી અને ટેકનોલોજીના શૈક્ષણકિ ક્ષેત્રે સમન્વયની જરૂરયિાત NEP-૨૦૨૦મા પણ જણાવવામાં આવી છે. માહતિી અને સંચાર ટેકનોલોજીનો શૈક્ષણકિ ક્ષેત્રે ઉપયોગ કરતી વખતે શક્ષિક અને વદ્યિાર્થી બંને પક્ષે કમ્પ્યુટર અંગેની સામાન્ય કુશળતા હોવી જોઈએ જે પ્રસ્તુત અભ્યાસમાં દર્શાવવામાં આવેલ છે.

શૈક્ષણકિ ક્ષેત્રે માહતિી અને સંચાર ટેકનોલોજીની ભૂમકિા

❖પ્રસ્તાવના

ટેકનોલોજીકલ યુગના સાથે કદમ થી કદમ મેળવી ચાલવા માટે માહતિી અને સંચાર તકનકિી ખુબ અનવિાર્ય છે. પ્રાચીન ભારતીય શક્ષિણપ્રણાલીમાં ટેલીપથીની પદ્ધતદ્વિારા ઋષમિુનીઓ એક સ્થળેથી બીજા સ્થળે પરોક્ષ રીતે માહતિીનું આદાનપ્રદાન કરતા તેના પુરાવાઓ વેદોમાં મળ્યા હતા. હાલના સમયમાં એ સ્થાન માહતિી અને સંચાર ટેકનોલોજીએ ગ્રહણ કર્યું છે પરંતુ, તેના મૂળ ક્યાંક ભારતમાં જ પડેલા હતા. ટેકનોલોજીનો ઉપયોગ દરેક ક્ષેત્રમાં જોવા મળે છે ત્યારે શક્ષિણ ક્ષેત્રે પણ ટેકનોલોજી પોતાનું સ્થાન બનાવી રહી છે. તાજેતરના સમયમાં આવેલ મહામારીમાં શક્ષિણ ક્ષેત્રને ટકાવવાનું કાર્ય ટેકનોલોજી પર નર્ભિર રહ્યું હતું. શૈક્ષણકિ સાધનોમાં પરવિર્તન લાવી તેમાં ટેકનોલોજીનો સમાવેશ કરતા શક્ષિણની ગુણવત્તામા પરવિર્તન જોવા મળ્યું છે.

❖અભ્યાસના હેતુઓ

- શૈક્ષણકિ ક્ષેત્રે માહતિી અને સંચાર ટેકનોલોજીની ભૂમકિા જાણવી.
- વદ્યિાર્થી અને શક્ષિકોના સંદર્ભમાં માહતિી અને સંચાર ટેકનોલોજીની ભૂમકિા જાણવી.

❖શક્ષિણ પ્રશક્ષિણ પ્રક્રયિામાં માહતિી અને સંચાર ટેકનોલોજી

માહતિી અને સંચાર ટેકનોલોજીમાં કમ્પુટર, વવિધિ શૈક્ષણકિ સોફ્ટવેર જેવાકે ગુગલ મીટ, ગુગલ ક્લાસરૂમ, ગુગલ ફોર્મ, અને શક્ષિણ પ્રશક્ષિણની પદ્ધતઓિમાં પણ પાવરપોઈન્ટ પ્રેઝન્ટેશન, વડિીયો, ઓનલાઈન લાઈવ લેક્ચર વગેરેનો સમાવેશ કરવામાં આવે છે. આ તમામ સાધનો શક્ષિણ પ્રશક્ષિણની પ્રક્રયિાને વધુ ગુણવત્તા સભર અને અસરકારક બનાવે છે. ટેકનોલોજીકલ સાધનો દ્વારા શક્ષિણ દરમ્યાન વાસ્તવકિ અનુભવો પુરા પાડવા શક્ય બન્યા

અલગ અલગ બાબતોને દ્રશ્ય શ્રાવ્ય સ્વરૂપે રજુ કરી શકાય છે અને તે લાંબા સમયગાળા સુધી વદ્યિાર્થી યાદ છે.

ટેકનોલોજી દ્વારા શક્ષિણ કાર્યમા શક્ષિકની સાથોસાથ વદ્યિાર્થીઓ પણ સક્રયિ બન્યા છે શક્ષિણ કાર્ય દરમ્યાન શક્ષિકોને તાત્કાલકિ ફીડબેક પ્રાપ્ય બને છે. વદ્યિાર્થીઓ દરેક ચર્ચામાં ભાગ લેવા પ્રેરાય છે જેથી વચિારોની આપલે શૈક્ષણકિ કાર્યને વધુ અસરકારક બનાવે છે. વદ્યિાર્થીઓને શક્ષિણ કાર્યના અંતે તમામ શૈક્ષણકિ સામગ્રીઓ ડીજીટલ સ્વરૂપે પ્રાપ્ય બની રહે છે જેથી વદ્યિાર્થી કોઈપણ સમયે કોઈપણ સ્થળે બેસીને પણ અભ્યાસ કરી શકે. ટેકનોલોજીનો ઉપયોગ ત્યારે જ અસરકારક બને જયારે તેના ઉપયોગની પ્રતભિા શક્ષિકોમાં હોય. સૌ પ્રથમ શક્ષિકોએ ટેકનોલોજીને લગતી પુરતી તાલીમ મેળવી ટેકનોલોજી સમજવાની રહે જેથી તેનો અસરકારક ઉપયોગ શૈક્ષણકિ ક્ષેત્રે શક્ય બને. વદ્યિાર્થીઓને પ્રવર્તમાન સ્પર્ધાત્મક યુગમાં સજ્જ કરવા માટે વવિધિ શૈક્ષણકિ ટેકનોલોજીનો ઉપયોગ અનવિાર્ય છે. માહતિી અને સંચાર ટેકનોલોજી દ્વારા ઝડપી અને સચોટ ઈ સામગ્રીનો સંગ્રહ, પુનઃપ્રાપ્તઅિને તેના પર પુનઃપ્રક્રયિા કરવાની ક્ષમતા વધે છે.

UNESCO અનુસાર, માહતિીસંચાર ટેકનોલોજીએ વૈજ્ઞાનકિ તકનકિી અને વ્યવસ્થાપન તકનકિી નો ઉપયોગ કરી માહતિીને વવિધિ સોફ્ટવેરના માધ્યમથી સામાજકિ, આર્થકિ અને સાંસ્કૃતકિ દ્રષ્ટકિોણથી જાળવવાનું કાર્ય કરે છે. વવિધિ સંસ્થાઓ જેવી કે NCERT, SCERT, IASES વગેરે શૈક્ષણકિ સંસ્થાઓને ટેકનોલોજીકલ સાધનો પુરા પાડવામાં મદદરૂપ બને છે. તેઓ શૈક્ષણકિ સંસ્થાઓને માહતિી અને સંચાર ટેકનોલોજીકલ સાધનો લેવા માટે ફંડની ફાળવણી કરે છે. NCERT માહતિી અને સંચાર ટેકનોલોજીને લગતા સાધનો શક્ષિક પ્રશક્ષિકોને પુરા પડે છે અને તેના ઉપયોગને લગતી શક્ષિક પુસ્તકિાનું પણ નર્મિાણ કરે છે. સેવાકાલીન તાલીમ માટે પણ શક્ષિકોને ઉપયોગી એવા નવીન સર્જનાત્મક શૈક્ષણકિ ટેકનોલોજીને લગતા વચિારોને પણ તક પૂરી પડે છે અને શક્ષિકોના વકિાસ માટે કાર્ય કરે છે.

❖NEP-૨૦૨૦ અનુસાર શૈક્ષણકિ ક્ષેત્રે તકનકિીનો ઉપયોગ અને સમન્વય

- તકનકિી પ્રયાસોનો મુખ્ય ઉદ્દેશ અધ્યયન, અધ્યાપન અને મૂલ્યાંકન પ્રક્રયિાઓમા સુધારો, શક્ષિકોની તૈયારી અને વ્યવસાયકિ વકિાસને ટેકો આપવા, શૈક્ષણકિ સુલભતા વધારવા અને શૈક્ષણકિ આયોજન, વ્યવસ્થાપનને સરળ બનાવવાના હેતુઓ માટે રહેશે. જેમાં પ્રવેશ, હાજરી, મૂલ્યાંકન વગેરેનો સમાવેશ થશે.
- શૈક્ષણકિ તાક્નીકીના ઝડપથી બદલાતા ક્ષેત્રોમાં પ્રસ્તુત રહેવા માટે NTEF શૈક્ષણકિ તાક્નીકીમાં થતા સંશોધનો અને તેની સાથે જોડાયેલ વવિધિ માહતિીનો નયિમતિ પ્રવાહ જાળવી રાખશે. જ્ઞાન અને તેના પ્રયોજનની તથા આ દશિામાં સતત નવા સર્જનને વધારવા NTEF વવિધિ પ્રાદેશકિ અને રાષ્ટ્રીય સંમેલનોનું આયોજન કરશે.
- શક્ષિણના વવિધિ પાસાઓને સુધારવા માટે તકનકિીના ઉપયોગ અને સમન્વયને ટેકો આપવામાં આવશે અને અપનાવવામાં આવશે.
- વદ્યિાર્થી, ઉદ્યોગ સાહસકિો સહીત તકનકિી સેવી શક્ષિકો અને ઉદ્યોગ સાહસકિોની સર્જનાત્મકતા સાથે સંકળાયેલા તકનકિી વકિાસની વસ્ફિોટક ગતનિે જોતા એ નશ્ચિતિ છે કે તકનકિી શક્ષિણને અનેક રીતે અસર કરશે. પરવિર્તન સાથે વકિાસ સાધવા માટે ભવષ્યિમાં પણ તકનકિી અને તેનાથી શૈક્ષણકિ એમ બંને દ્રષ્ટથિી વ્યાપક સંશોધનની જરૂર પડશે.
- શૈક્ષણકિ પ્રક્રયિાઓ અને અધ્યયન નીપજોના સુધારામાં તકનકિી મહત્વપૂર્ણ ભૂમકિા ભજવશે. તકનકિી અને શક્ષિણ વચ્ચેનો સંબંધ તમામ સ્તરે અરસપરસનો રહેશે.
- શક્ષિણમાં તકનકિી લાવવાનો હેતુ શૈક્ષણકિ ગુણવત્તામાં વધારો કરવાની સાથો સાથ તકનકિી શક્ષિણ દ્વારા અન્ય ક્ષેત્રો જેવાકે ઉર્જા, જળ સંરક્ષણ, કૃષ,િ પર્યાવરણ સંરક્ષણ વગેરેમાં ક્રાંતલિાવવાનો છે. બાળકો શાળા કક્ષાથી જ ટેકનોલોજીનો ઉપયોગ કરતા થશે તો ભવષ્યિમાં તમામ ક્ષેત્રમા તેનો ઉપયોગ શક્ય બનશે અને આ કાર્ય શક્ષિણ ક્ષેત્ર જ કરી શકે.

- શૈક્ષણિક ક્ષેત્રે તકનીકીનો ઉપયોગ થશે તેમ તેમ સામાજિક પ્રશ્નો, નૈતિકતાને લગતા પ્રશ્નો અંગે યોગ્ય માર્ગદર્શન શક્ય બનશે. શિક્ષણને લગતા પ્રશ્નો અને વિદ્યાર્થીઓના વિકાસ માટે ઈ સામગ્રી તેમજ ઈ ચર્ચા શક્ય બનશે.
- વિશ્વ વિદ્યાલયો વિવિધ ટેકનોલોજીના ઉપયોગને લગતા કાર્યક્રમો અભ્યાસક્રમમા મૂકી બહુ વિદ્યાશાખાકીય ક્ષેત્રોમાં વિકાસ સાધી શકશે. વિવિધ ટેકનોલોજીને લાગત ઓનલાઈન અભ્યાસક્રમો સ્નાતક કક્ષાએ લાગુ પડી પરંપરાગત શિક્ષણના ભાગરૂપે મૂકી શકે છે. શિક્ષકોને ટેકનોલોજીના ઉપયોગ અંગેની તાલીમ આપી શકે છે.
- શૈક્ષણિક સંસ્થાઓ પણ તકનીકી ક્ષેત્રે પર સંશોધન કરવામાં જ નહિ, પરંતુ અત્યાધુનિક ક્ષેત્રોમાં અભ્યાસક્રમ સહીત શૈક્ષણિક સામગ્રી અને અભ્યાસક્રમોની પ્રારંભિક આવૃતિઓ બનાવવામાં પણ સક્રિય ભૂમિકા ભજવશે.તકનિકી પરિપક્વતા પ્રાપ્ત થયા બાદ વિદ્યાર્થીઓ અને શૈક્ષણિક સંસ્થાઓને આદર્શ રીતે અભ્યાસિક હેતુઓની પ્રાપ્તિ માટે તેમજ નોકરીને લગતી તાલીમ માટે ઉપયોગમાં લેવાશે.
- રાષ્ટ્રીય સંશોધન પ્રતિષ્ઠાન તકનિકીમાં સંશોધન પ્રયાસોનો પ્રારંભ કરશે અથવા તેનું વિસ્તરણ કરશે.
- તકનિકીમા વિકાસની સાથો સાથ નિદાનાત્મક કાર્યોમાં ડોકટરો જેવા કુશળ વ્યાવસાયિકોને પણ મુલ્યવાન સહાય મળશે.
- સંપૂર્ણ શિક્ષણ વ્યવસ્થાને અનિવાર્યપણે પરિવર્તિત કરવામાં ઝડપથી વિકાસ પામતી પરિવર્તનશીલ તકનિકી પર વિશેષ ધ્યાન આપવાની જરૂર પડશે.

❖વિદ્યાર્થીના સંદર્ભમાં માહિતી અને સંચાર ટેકનોલોજીની ભૂમિકા

શિક્ષણ ક્ષેત્રમા ટેકનોલોજીનો ઉપયોગ ખુબ બહોળા પ્રમાણમાં થઈ રહ્યો છે ત્યારે વિદ્યાર્થીઓ તેને સરળતાથી સમજી શકે છે તે માટે વિદ્યાર્થી પક્ષે અમુક કુશળતાઓ આવકાર્ય બને જે આ મુજબ છે.

- સામાન્ય કમ્પ્યુટર સોફ્ટવેર અને વ્યવસ્થાપનને લગતું જ્ઞાન હોવું જોઈએ જેથી તકનિકી દ્વારા મળેલ ઈ સામગ્રીનો ઉપયોગ સરળતાથી કરી શકે.
- વિદ્યાર્થીઓ સામગ્રીને જાળવવાના અન્ય ફોરમેટ જેવાકે પીડીએફ, પાવર પોઈન્ટ વગેરેનો સરળતાપૂર્વક ઉપયોગ કરી શકતા હોવા જોઈએ.
- સંખ્યાત્મક માહિતીના વ્યવસ્થાપન અને પૃથક્કરણ માટે કમ્પુટર સ્પ્રેડશીટ અને ડેટાબેઝ્ડ સોફ્ટવેરનો ઉપયોગ કરી શકતા હોવા જોઈએ.
- ઈન્ટરનેટ અને ઈમેઈલના માધ્યમ દ્વારા અન્ય માહિતી અને સંચાર તાક્નીકીનો ઉપયોગ કરતા વર્ગ સાથે વાર્તાલાપ અને સંપર્ક સાધવાની કુશળતા ધરાવતો હોવો જોઈએ.
- કોઈ ચોક્કસ કાર્ય કરવા માટે ટેકનોલોજીના માધ્યમથી જોડાઈ કાર્ય કરવાની કુશળતા હોવી જોઈએ.

❖શિક્ષકના સંદર્ભમાં માહિતી અને સંચાર ટેકનોલોજીની ભૂમિકા

વિદ્યાર્થીઓને જ્ઞાન આપતા પહેલા શૈક્ષણિક ક્ષેત્રે આવતા દરેક પરીવર્તનોથી શિક્ષકે સજ્જ થવું જોઈએ. શિક્ષક પરીવર્તનોને અપનાવે તો જ વિદ્યાર્થીઓને નવીન બાબતો શીખવી શકે અને શિક્ષણને વિકાસની દિશામાં આગળ વધારી શકે. શિક્ષણ ક્ષેત્રે જોવા મળતા પરીવર્તનોમાં ટેકનોલોજી અગ્ર સ્થાન પર છે ત્યારે શિક્ષક પક્ષે તકનિકી કૌશલ્યને લગતા ગુણો વિકસાવવાની જરૂરિયાત રહી છે જે આ મુજબ છે.

- કોમ્પ્યુટરને લગતા સામાન્ય સોફ્ટવેરનો ઉપયોગ કરવાની કુશળતા હોવી જોઈએ.
- કોમ્પુટર દ્વારા તૈયાર થતી તમામ શૈક્ષણિક સામગ્રીઓને લાંબા સમયગાળા સુધી જાળવી રાખવા માટે શિક્ષક પાસે ફાઈલ બેકઅપનું જ્ઞાન આવશ્યક છે.
- શૈક્ષણિક ક્ષેત્રે અધ્યાપન માટે ટેકનોલોજીના ઉપયોગ કરતી વખતે ઓનલાઈન કાર્યનો અનુભવ જરૂરી બની રહે છે.

➢સમાપન

માહિતી અને સંચાર ટેકનોલોજીના વિકાસની અસર શિક્ષણ ક્ષેત્રમાં વધુ જોવા મળે છે. ટેકનોલોજીના વિકાસની સાથોસાથ શિક્ષણ ક્ષેત્રનો પણ વિકાસ શક્ય બન્યો છે. શિક્ષણમા ટેકનોલોજીના અસરકારક ઉપયોગ અંગે NEP-૨૦૨૦ મા કરેલ ભલામણો અનુસાર કાર્ય શક્ય બને તો આવનારા નજીકના ભવિષ્યમાં શિક્ષણની સાથોસાથ તમામ ક્ષેત્રોમાં ટેકનોલોજીના કારણે વિકાસ શક્ય બનશે અને ભારતને વિશ્વગુરુ બનાવવાનું સ્વપ્ન હકીકતમા પરીણમશે.

➢સંદર્ભ

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Role of Traditional skill in Modern India:
A Study on Special Reference to Labour Management and Profitability

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Abstract:

The present paper aims of reviewing the various developments in cost accountancy and reduce cost especially about cost reduction in area of labour cost. The cost reduction will be a good success provided the cost control techniques are applied in the right earnest. The cost control and cost reduction are two different phases of the problem. Cost reduction begins where the cost control ends. The most important consideration in the processes of labour cost control is of finding a suitable yardstick for measuring the labour efficiency. The targets of performance can be fixed after a systematic work study has been carried out. The work study is a tool to ensure that human and material resources have been put the best possible use in carrying out a special activity. The standard has fixed for:

I . Actual man hours spent for final output, and

II. Financial outlay on labour to actual man hours spent.

Key words: Labour, cost reduction, Actual man hours, Financial outlay, lobour performance and scientific recruitment.

Introduction

A cost reduction programme presupposes that reductions in costs are possible. Opportunities for cost reduction exist in any organization, since continual management and technical progress creates potential economies. According to ICWA , Cost reduction is defined as “ Cost reduction is to be understood as the achievement of real and permanent reduction in the unit cost of goods manufacturers or services rendered without impairing their suitability for the use intended”.

The cost reduction will be a good success provided the cost control techniques are applied in the right earnest. The cost control and cost reduction are two different phases of the problem. Cost reduction begins where the cost control ends.

The important ingredients of cost reduction are :

I. The reduction must arise by the use of management and technical changes rather than lowering of material prices, reduction in excise duty etc.

II. The reduction must be permanent one, the temporary relief has no meaning for the purpose.

III. The cost reduction should not affect the utility or suitability for the use intended. If the demand falls with the fall in quality or impairment of the product suitability or, the price is to be lowered to keep the demand, the cost reduction has no meaning.

Various Steps to Reduction of Labour Cost

There are given many steps to reduce labour cost

- **Labour Performance:**

  Since the labour and machine work inter dependently in most of the factories, it is very difficult to measure labour efficiency without assessing the efficiency of machines on which the labour is required t o work. The performance indices can be worked out through work study and comparing the standard hours produced and actual hours taken.

- **Effective Communication:**

  To design operating procedures is very easy, the real problem is one of getting the people involved prepared to change, willing to accept the value to them and eager to make new policies and procedures work. It is advisable to invite labour participation while formulating plans and procedures even if it means settling for something less than perfect. If the Company's systems of management and organization for carrying it out appear to be sound and yet the results are disappointing then, there is a possibility that trouble lies on the staffing of the organization. What is needed above all is adequate motivation, discipline and staff control throughout the organization. Any change in design or new design require proper liason between design and manufacturing to start uptooling and to provide engineering modification.

- **Recruitment, Induction, Training**

  The endeavor of the personal department is to recruit the best candidate for the job advertised. A beautifully worded advertisement is given and attractive salary is also offered but generally it has been found that the new recruit does not feel at home because of much different atmosphere than that of the advertisement or informed at the time of interview.

  Induction of the new incumbent is the most important job of the personnel department and the departmental head. Broadly training should cover both the acquisition of knowledge and translation of the knowledge into practice. The training helps in increased production less wastage, quality production, better utilization of machines, improvement of moral etc.

- **Welfare Services**

  Working condition with regard to health and safty are regulated by statutue. Beyound these mini mum requirements the welfare services like canteen, library, housing scheme, safety , playgrounds etc. make the work both easier and safer and seek to ward off sickness an accidents and can bring in greater efficiency and more human satisfaction. The welfare schemes do cost money but the saving on account of efficient work and happy staff is much more.

- **Marit Rating and Job Evalueation**

  The merit rating is the orderly determination of an employee's worth to the organization. An equitable merit rating plan properly administered can help the management and the employees. The average employee is thus motivated to greater effort.

The job evaluation is a procedure that develops rating for each jobindicating how its contribution compares in value to all other jobs in the firm. It tends to eliminate wage inequities within the company and provides basis training employees and helps in getting best out of the employees.

- **Industrial Relation**

The harmonious relation with the union helps in getting best out of the employees. Joint consultation committees are constituted for exchanging views and information and promoting communication among the various functions or sections or layers of the organization. The approach has to be to bring together the two sides and bridgingthe differences of functions. Join production committees can help in maximum utilization of exisisting machinery, improvement in method s of production, efficient use of maximum number of productive hours, elimination of defective works and waste etc. the redressing of the workers grivences help in better understanding and good days work.

- **Discipline**

Discipline means securing normally consistent behavior in accordance with the accepted rules. The code of discipline must be decided in consultation with those its application. The scheme should be objectively the same for everyone. The discipline frequently concerns workers with frequent absence and lateness, and the misfit whose transfer may be necessary.

- **Financial Incentives**

The wages, bonus, profit sharing are some of the financial incentives given to the workers to corporate fully and willingly in production. The workers can be stimulated provided certain conditions are fullfilled e.g. a fair return for effort, an increase in earning power, securitynof employment, and regard for knowledge and skill. The financial incentive must result either in reduction of cost or an increase of production for a market ready to take the extra goods produced at the price offered.

The nonfinancial incentives nowadays do not help much but can be considered for increasing production or for quality production.

- **Overtime**

In many organizations the overtime bill is very alarming. The reason being indiscriminate sanction of overtime by all and sundry. The other reason for increase overtime exepense may be due to labour connivance with fellow workers. The labour may take relay leave i.e. one day one person may take leave and the third person may earn overtime. It is always better to curtail the overtime by empowering only certain senior person to sanction overtime. The overtyime paid for special jobs should be booked/ charged to that job alone.

- **Work Study & Method Study**

Work study is a tool or technique of management involving the analytical study of the job for determination of the exact operations etc. to be done, the optimum conditions, methods, layouts, batch size, equipment, and removal of cause of ineffective work. It can help in measurement of work contents of a job for costing, giving incentive and for control purpose.

Method study: the stages of method study are:

Observation =diagram of the situation

Analysis = critical scrutiny

Establishment of standards

Installation of new methods

The work study helps in saving in production cost and increase in productivity. The redesigning of the place of work, more rational methods of manufacture and improve work preparation will allow some adjustment of previous standard times. The necessary changes may by effected provided all concerne are informed in time and are given good reasons for regarding the measures as completely rational.

- **Placement of Proper Person**

The placement of right person on the right job after analyzing the work keeping in view the qualification of the person concerned is very important. The skilled worker doing unskilled workers job or vice versa will certainly affected the cost of production.

Conclusion

The most important consideration in the processes of labour cost control is of finding a suitable yardstick for measuring the labour efficiency. The targets of performance can be fixed after a systematic work study has been carried out. The two major techniques applied in the process of labour cost reductions are:

(1)Work Study: The work study is a tool to ensure that human and material resources have been put the best possible use in carrying out a special activity. The standerd has fixed for:

I . Actual man hours spent for final output, and

II. Financialoutlay on labour to actual man houra spent.

(2) Recruitment: An evaluation programme will reveal the relative success in performance of various categories of employees with reference to source of recruitment. The recruitment is a continuous process and management has to look ahead and forcast the manpower requirements over future periods extending upto next five years. Orderly replacement of retiring staff can be achived much better if there is an adequate reserve of training force.

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Service Quality: Variation in consumer perception across demographic factors in the life insurance industry

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Abstract:

India's life insurance industry has strong growth potential. The annual growth of the industry is estimated at 12 to 15 percent in the coming years. This study examines the impact of service quality on customer satisfaction in the Indian life insurance industry. Moreover, the study attempts to identify differences in service quality perception among respondents in relation to demographic profiles. The study also reveals the best approach to assess service quality in life insurance industry through an in-depth literature review on various models currently in use to measure service quality. The sample consists of policy holders availing services from life insurance companies in Saurashtra Region. The study used various attributes as mentioned in SERVQUAL dimensions such as tangibility, reliability, responsiveness, assurance and empathy to assess the perception of policy holders in relation to service quality. The results of the study confirm that service quality has a significant impact on customer satisfaction in the life insurance industry. Education and occupation are the two most important demographic variables, which have a significant impact on overall service quality perception. From a managerial perspective, the research work provides a better understanding of how customers evaluate service quality and the parameters that service providers need to take care of when providing services.

Keywords: Service Quality Dimensions, Demographic factors, Life Insurance Companies.

Introduction:

In the past, people were not well aware of life insurance and the benefits of investing in it. Due to less competition in the market companies were also not aware of the customers. But as time progresses, the view has changed. Now customers are offered new products, package deals, plans etc.Therefore, it has become more difficult for consumers to choose products, plans etc. and to choose life insurance companies because of the increasing demand for insurance, now more and more insurers are emerging with open items in the Indian insurance sector. Several international leaders in the insurance sector are trying to venture into the Indian insurance industry. With life and non-life insurance, life insurance business becomes more popular. Life insurance e-business is conducted by Life Insurance Corporation of India and private group of life insurance companies. In the era of intensive liberalization, privatization and globalization the competition between companies is very intense as there is a thin line of differentiation in the services and products sold by different companies which is almost negligible. Organizations need to provide superior services compared to competitors so as to gain a competitive position in the global market. Quality of services is an important aspect that paves the way to a pool of satisfied and loyal customers. The present research work sheds light on service quality in the context of life insurance industry in India. Life insurance services products are reliable products with very few signs that indicate quality.

Objectives of the study:

The purpose of the study is to identify the various antecedents of service quality in relation to life insurance companies. It also evaluates the various factors influencing customer investment decision. This research work also identified the difference in service quality perception of customers in relation to demographic factors.

Review of Literature:

- The purpose of Affiaine Ahmad et al. (2008) to study to evaluate customers' general expectation and percepts of insurers in terms of services offered at the insurance service counter. Primary as well as secondary data collected for research purpose. Primary Data were collected by framing a structured survey- questionnaire. 319 respondents were selected from cover unlimited areas in Kuala Lumpur and Selangor. They have used qualitative research design. Analysis was done through analytical techniques including Mean, f-test. T-test. And ANOVA. They have found that 1. There was a huge gap for reliability, responsiveness and empathy, which reliability shows highest gap between customers' perception and expectation. 2. Reliability emerged as the most critical determinant of SERVQUAL measure for service quality. 3. The other dimensions (tangible, responsiveness, assurance and empathy) appear important but reliability dominates. The results of their study underscore the need for insurance providers to gear customer services and quality improvement efforts towards opponents of reliability.
- Yeop Yunus Nek Kamal et al. (2009) have taken 150 usable questionnaires gathered from undergraduate students in one public university in Sarawak, Malaysia to examine the effect of service quality and perceived value on customer satisfaction. Data were analyzed by using hierarchical regression analysis. They found that (a) A relationship between perceive value and responsiveness significantly correlated with customer satisfaction. (b) A relationship between perceive value and empathy significantly correlated with customer satisfaction. (c) A relationship between perceive value and reliability significantly correlated with customer satisfaction. (d) A relationship between perceive value and assurance significantly correlated with customer satisfaction. This result confirms that perceive value does act as a partial mediating variable in the service quality models of the organizational sample.

- Sukhvinder Singh paposa (2019) has taken 383 respondents from Durg district, Chhattisgarh. In this study discloses the fact that different antecedents of service quality like reliability, responsiveness, assurance, tangibility and technology have a direct and significant influence on overall satisfaction of the customers. This study, in line with previous studies, helps to understand the disparity in the level of perception among the customers across demographic profiles. The results obtained help in identifying significant changes in demographic variables.

Research Methodology :

(1)Sampling units: For this study, choose LIC and seven private companies.

(2) Sample Size: Total 620 respondents are taken as a sample from Saurashtra Region, Gujarat.

(3) Source of Data : Primary & Secondary

(4)Data collection Tool : Questionnaire

(5) Sampling technique : Non-probability sampling technique

(6)Statistics Tools & Techniques :

- ANOVA test
- One Sample test

Hypothesis of the study:

- H0: Demographic factors (viz. Gender, Occupation, Income, Education) have no influence on service quality dimensions.
- H1: Demographic Factors have influence on service quality dimensions.

Data Analysis and Interpretation:

Table no – 1 Number of Respondents

Name of the Companies	Number of Respondents	Percent
LIC	90	14.50
ICICI	80	12.90
HDFC	80	12.90
MAX	80	12.90
SBI	80	12.90
TATA AIA	70	11.30
RELIANCE	70	11.30
BIRLA	70	11.30
Total	**620**	**100**

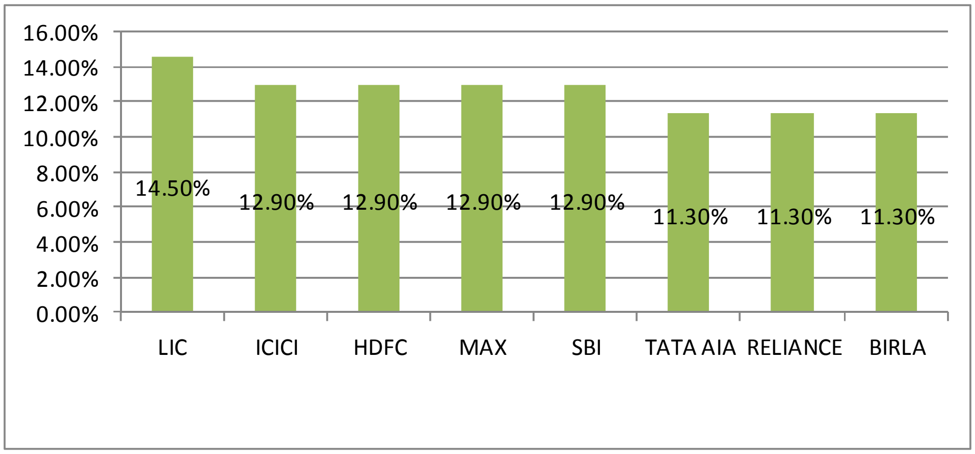

Table no – 2 Purpose of Purchasing Life Insurance Policy

Particular	Number of Respondents	Percent
Saving Purpose	190	30.69%
Tax Benefits	159	25.60%
Future Income	104	16.80%
RiskC over	77	12.40%
Agent Pressure	30	04.90%
Children's Benefits	42	06.72%
Security	18	02.89%
Total	**620**	**100%**

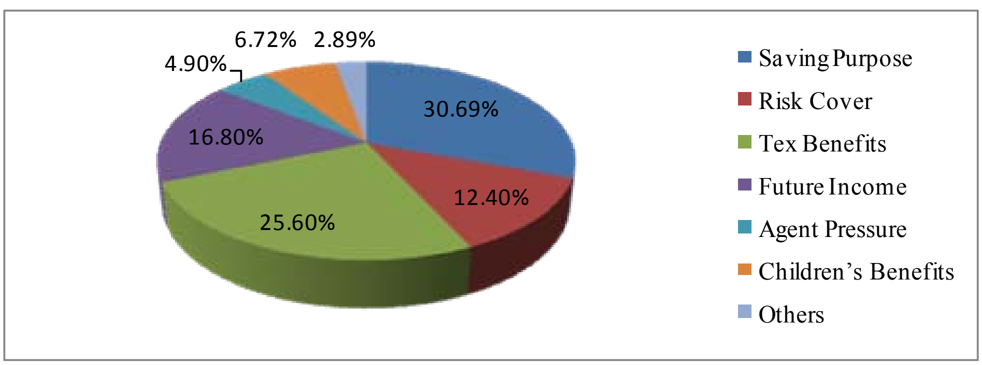

Table no.2 indicate purpose of purchasing Life Insurance Policy, maximum 30.69% respondents purchase life insurance policy for the saving purpose, 25.60% respondents purchase life insurance policy for the purpose of tax benefits, followed by 16.80% for future income, 12.40% risk cover, 6.72% for children's benefits, 4.90% for agents pressure and 2.89% for security purpose.

Influence of Gender on Service Quality Dimensions Mean Score

Table no. 3.1 Independent Samples Test of Gender and Service Quality Dimensions

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SQD-1	Equal variances assumed	4.479	.035	1.441	612	.150	.125	.087	-.045	.296
	Equal variances not assumed			1.404	447.432	.161	.125	.089	-.050	.300
SQD-2	Equal variances assumed	1.436	.231	.611	615	.541	.050	.082	-.111	.210
	Equal variances not assumed			.617	511.288	.537	.050	.081	-.109	.209
SQD-3	Equal variances assumed	1.000	.318	-.967	617	.334	-.083	.085	-.251	.085
	Equal variances not assumed			-.977	510.854	.329	-.083	.085	-.249	.084
SQD-4	Equal variances assumed	1.199	.274	1.003	618	.316	.088	.088	-.084	.261
	Equal variances not assumed			1.017	519.293	.310	.088	.087	-.082	.259

SQD-5	Equal variances assumed	5.748	.017	.272	616	.786	.021	.078	-.131	.174
	Equal variances not assumed			.277	526.871	.782	.021	.076	-.129	.171
SQD-6	Equal variances assumed	.032	.858	-1.781	618	.075	-.143	.080	-.300	.015
	Equal variances not assumed			-1.772	489.257	.077	-.143	.081	-.301	.016
SQD-7	Equal variances assumed	2.868	.091	1.062	618	.288	.096	.090	-.081	.274
	Equal variances not assumed			1.047	473.389	.296	.096	.092	-.084	.276
SQD-8	Equal variances assumed	1.591	.208	-.363	618	.717	-.041	.114	-.266	.183
	Equal variances not assumed			-.359	477.529	.720	-.041	.116	-.269	.186
SQD-9	Equal variances assumed	.004	.949	-.045	618	.964	-.004	.079	-.158	.151
	Equal variances not assumed			-.046	503.590	.964	-.004	.078	-.158	.151
SQD-10	Equal variances assumed	4.700	.031	-.158	212	.875	-.025	.161	-.344	.293
	Equal variances not assumed			-.164	191.669	.870	-.025	.156	-.333	.282

SQD-11	Equal variances assumed	1.193	.275	-1.846	616	.065	-.153	.083	-.316	.010
	Equal variances not assumed			-1.865	511.314	.063	-.153	.082	-.315	.008
SQD-12	Equal variances assumed	4.570	.033	.558	618	.577	.052	.094	-.132	.236
	Equal variances not assumed			.568	525.709	.570	.052	.092	-.129	.233
SQD-13	Equal variances assumed	.414	.520	-.206	617	.837	-.018	.090	-.195	.158
	Equal variances not assumed			-.207	507.250	.836	-.018	.089	-.194	.157
SQD-14	Equal variances assumed	.205	.651	2.050	618	.041	.158	.077	.007	.310
	Equal variances not assumed			2.061	506.098	.040	.158	.077	.007	.309
SQD-15	Equal variances assumed	.009	.926	.716	618	.474	.066	.092	-.115	.247
	Equal variances not assumed			.721	508.252	.471	.066	.091	-.114	.245
SQD-16	Equal variances assumed	.240	.625	2.849	618	.005	.203	.071	.063	.343
	Equal variances not assumed			2.854	500.186	.004	.203	.071	.063	.343

SQD-17	Equal variances assumed	2.681	.102	1.050	618	.294	.090	.085	-.078	.257
	Equal variances not assumed			1.041	482.868	.298	.090	.086	-.079	.259
SQD-18	Equal variances assumed	.628	.428	-.621	618	.535	-.055	.089	-.230	.119
	Equal variances not assumed			-.619	494.192	.536	-.055	.089	-.230	.120
SQD-19	Equal variances assumed	2.546	.111	.014	617	.989	.001	.087	-.170	.173
	Equal variances not assumed			.014	524.228	.989	.001	.086	-.167	.170
SQD-20	Equal variances assumed	.092	.762	-1.287	618	.199	-.110	.085	-.277	.058
	Equal variances not assumed			-1.283	491.930	.200	-.110	.086	-.278	.058
SQD-21	Equal variances assumed	.340	.560	-.067	618	.947	-.006	.083	-.168	.156
	Equal variances not assumed			-.068	514.477	.946	-.006	.082	-.166	.155
SQD-22	Equal variances assumed	.175	.676	.733	618	.464	.064	.088	-.108	.236
	Equal variances not assumed			.733	497.387	.464	.064	.088	-.108	.236

Table no. 3.1 indicates that influence of gender of respondents on service quality dimensions. SQD-14 and SQD-16 t values 2.050 and 2.849 respectively. T value is Significant at 0.05 level. So all service quality dimensions except SQD-14 and SQD-16 which indicates that null hypothesis is rejected. Which indicates that null hypothesis is rejected.

Influence of Education on Service Quality Dimensions Mean Score

- **Table no. 3.2 Test of Homogeneity of Variances**

Service Quality Dimension

Levene Statistic	df1	df2	Sig.
.992	6	202	.432

Table no. 3.2 indicates that the variances between the groups are equivalent because the P value (0.432) is greater than the significant level (0.05). So it has not been rejected that the group variances are equal. With equality of the group variance established, the ANOVA test has been conducted with a significant level of 0.05 and the results are summarized in Table no. 4.88.

Table no. 3.3 ANOVA of Education and Service Quality Dimensions

Service Quality Dimension

<table>
<tr><th>Source</th><th>Sum of Squares</th><th>df</th><th>Mean Square</th><th>F</th><th>Sig.</th></tr>
<tr><td>Between Groups</td><td>575.193</td><td>6</td><td>95.866</td><td rowspan="3">2.734</td><td rowspan="3">.014</td></tr>
<tr><td>Within Groups</td><td>7082.682</td><td>202</td><td rowspan="2">35.063</td></tr>
<tr><td>Total</td><td>7657.876</td><td>208</td></tr>
</table>

Table no. 3.3 indicate that the F value 2.734 is less than 0.05 for all service quality dimensions which indicates that null hypothesis is rejected. This implies that education group has influence on service quality dimensions mean score. This Indicates that education group wise customer's perception for these dimensions is different.

Influence of Occupation on Service Quality Dimensions Mean Score

Table no. 3.4Test of Homogeneity of Variances

Service Quality Dimension

Levene Statistic	df1	df2	Sig.
2.648	6	201	.017

Table no. 3.4 indicates that the variances between the groups are equivalent because the p-value (0.017) is less than the significant level (0.05). So it has been rejected that the group variances are equal.

Table no. 3.5 ANOVA of Occupation and Service Quality Dimensions

Service Quality Dimensions

<table>
<tr><th>Source</th><th>Sum of Squares</th><th>df</th><th>Mean Square</th><th>F</th><th>Sig.</th></tr>
<tr><td>Between Groups</td><td>590.525</td><td>7</td><td>84.361</td><td rowspan="3">2.399</td><td rowspan="3">.022</td></tr>
<tr><td>Within Groups</td><td>7067.351</td><td>201</td><td rowspan="2">35.161</td></tr>
<tr><td>Total</td><td>7657.876</td><td>208</td></tr>
</table>

The table no. 3.5 indicates that the significant value p is less than 0.05 for all service quality dimensions which indicates that null hypothesis is rejected whereas alternative hypothesis is substantiated. This implies that Occupation group has influence on service quality dimensions mean score. This indicates that occupation group wise customer's perception for these dimensions is different.

Influence of Income on Service Quality Dimensions Mean Score

Table no. 3.6 Test of Homogeneity of Variances

Service Quality Dimensions

Levene Statistic	df1	df2	Sig.
.728	4	204	.574

Table no. 3.6 indicates that the variances between the groups are equivalent because the p-value (0.574) is greater than the significant level (0.05). So it has not been rejected that the group variances are equal. With equality of the group variance established, the ANOVA test has been conducted with a significant level of 0.05.

Table no. 3.7 ANOVA of Income and Service Quality Dimensions

Service Quality Dimensions

<table>
<tr><th>Source</th><th>Sum of Squares</th><th>df</th><th>Mean Square</th><th>F</th><th>Sig.</th></tr>
<tr><td>Between Groups</td><td>52.407</td><td>4</td><td>13.102</td><td rowspan="3">.351</td><td rowspan="3">.843</td></tr>
<tr><td>Within Groups</td><td>7605.469</td><td>204</td><td rowspan="2">37.282</td></tr>
<tr><td>Total</td><td>7657.876</td><td>208</td></tr>
</table>

Table no. 3.7indicates that the F value .351 is not significant at 0.05 level. So for all service quality dimensions which indicate that null hypothesis is substantiated where as alternate hypothesis is rejected. This implies that income group has no influence on service quality dimension mean score.

Conclusion:

The service industry is becoming convenience oriented as this will help them sustain in the competitive market. The insurance industry is no exception and to retain customers, a life insurance provider needs to provide excellent service to their customers. From a managerial perspective, this study will provide a better understanding of how customers evaluate service quality. Most of the respondents purchase Life Insurance Policy for saving purpose. Customers not understand the concept of security provided through life insurance policy. The findings of the study are demographic factors Gender, Education and Income have influence on service quality dimensions of life insurance companies. Technology is also a very important aspect for insurance companies to take care of as it affects consumers especially the young, educated, married and high income consumers. They expect a company's self-service technology, such as an app or website, to be secure, easy to use, and have personalized features to help them during their transactions. Thus, it can be said that effective service quality leads to customer satisfaction and high customer satisfaction definitely leads to customer loyalty and good brand imag

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START UP AND INNOVATION

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❖ ABSTRACT :

Startup India is an initiative of the Government of India. The campaign was first announced by Indian Prime Minister, Narendra Modi during his speech on 15 August 2015.
The action plan of this initiative is focussing on three areas:

1. Simplification and Handholding.
2. Funding Support and Incentives.
3. Industry-Academia Partnership and Incubation.

An additional area relating to this initiative is to discard restrictive States Government policies within this domain, such as License Raj, Land Permissions, Foreign Investment Proposals, and Environmental Clearances. It was organized by The Department for promotion of industry and internal trade (DPI&IT).

A startup defined as an entity that is headquartered in India, which was opened less than 10 years ago, and has an annual turnover less than □100 crore (US$13 million). Under this initiative, the government has already launched the I-MADE program, to help Indian entrepreneurs build 10 lakh (1 million) mobile app start-ups, and the MUDRA Bank's scheme (Pradhan Mantri Mudra Yojana), an initiative which aims to provide micro-finance, low-interest rate loans to entrepreneurs from low socioeconomic backgrounds. Initial capital of □20,000 crore (equivalent to □240 billion or US$3.0 billion in 2020) has been allocated for this scheme.

Recently Indian Prime Minister announced "India will celebrate January 16 as 'National Start-up Day". Hon'ble PM awarded 48 startups on the eve of first National startup day. This time from Pune, Maharashtra, four startups got the award.

❖ INTRODUCTION:

The word "innovation" once had a quite different meaning. The first full-length discussion about innovation is the account by the Greek philosopher and historian Xenophon (430–355 BCE). He viewed the concept as multifaceted and connected it to political action. The word for innovation that he uses, 'kainotomia', had previously occurred in two plays by Aristophanes (c. 446 – c. 386 BCE). Plato (died c. 348 BCE) discussed innovation in his Laws dialogue and was not very fond of the concept. He was skeptical to it both in culture (dancing and art) and in education (he did not believe in introducing new games and toys to the kids). Aristotle (384–322 BCE) did not like organizational innovations: he believed that all possible forms of organization had been discovered.

Before the 4th century in Rome, the words novitas and res nova / nova res were used with either negative or positive judgment on the innovator. This concept meant "renewing" and was incorporated into the new Latin verb word innovo ("I renew" or "I restore") in the centuries that followed. The Vulgate version of the Bible (late 4th century CE) used the word in spiritual as well as political contexts. It also appeared in poetry, mainly with spiritual connotations, but was also connected to political, material and cultural aspects.

Machiavelli's The Prince (1513), discusses innovation in a political setting. Machiavelli portrays it as a strategy a Prince may employ in order to cope with a constantly changing world as well as the corruption within it. Here innovation is described as introducing change in government (new laws and institutions); Machiavelli's later book The Discourses (1528) characterises innovation as imitation, as a return to the original that has been corrupted by people and by time. Thus for Machiavelli innovation came with positive connotations. This is however an exception in the usage of the concept of innovation from the 16th century and onward. No innovator from the renaissance until the late 19th century ever thought of applying the word innovator upon themselves, it was a word used to attack enemies.

❖ THE "MAKE IN INDIA" INITIATIVE :

EASE OF DOING BUSINESS

India has jumped to 63rd place out of 190 countries in the world Banks' 2019 Ease of Doing Business Index from 130th in 2016. In February 2017, the government appointed the United Nations Development Programme (UNDP) and the National Productivity Council "to sensitise actual users and get their feedback on various reform measures." As a result, now there is competition among the states of India to improve their current ranking on the ease of doing business index based on the completion percentage scores on 98-point action plan for business reform under Make in India initiative. Currently Andhra Pradesh, Uttar Pradesh, Telangana, Madhya Pradesh, Jammu and Kashmir and Chhattisgarh are top six states (c. Oct 2020).

ONGOING GLOBAL CAMPAIGN

The campaign was designed by Wieden+Kennedy, with the launch of a web portal and release of brochures on the 25 sectors, after foreign equity caps, norms and procedures in various sectors were relaxed, including application of manufacturing application made available online and the validity of licenses was increased to three years.

"Zero Defect Zero Effect" slogan was coined by Prime Minister of India, Narendra Modi, to guide the Make in India initiative that produces products with no defects with no adverse environmental and ecological effects.

"Make in India Week" multi-sectoral industrial event at the MMRDA from 13 February 2016 was attended by 2500+ international and 8000+ domestic, foreign government delegations from 68 countries and business teams from 72 countries and all Indian states also held expos. Event received over □15.2 lakh crore (US$190 billion) worth of investment commitments and investment inquiries worth □1.5 lakh crore (US$19 billion), where Maharashtra led with □8 lakh crore (US$100 billion) of investments. Previously between September 2014 and November 2015, the government received □1.20 lakh crore (US$15 billion) worth of proposals from companies interested in manufacturing electronics in India.

Innovation is the practical implementation of ideas that result in the introduction of new goods or services or improvement in offering goods or services. ISO TC 279 in the standard ISO 56000:2020 defines innovation as "a new or changed entity realizing or redistributing value". Others have different definitions; a common element in the definitions is a focus on newness, improvement, and spread of ideas or technologies.

Innovation often takes place through the development of more-effective products, processes, services, technologies, art works or business models that **innovators** make available to markets, governments and society. Innovation is related to, but not the same as, invention: innovation is more apt to involve the practical implementation of an invention (i.e. new / improved ability) to make a meaningful impact in a market or society, and not all innovations require a new invention.

Technical innovation often manifests itself via the engineering process when the problem being solved is of a technical or scientific nature. The opposite of innovation is exnovation.

❖ CREATIVITY AND INNOVATION :

In general, innovation is distinguished from creativity by its emphasis on the implementation of creative ideas in an economic setting. Amabile and Pratt in 2016, drawing on the literature, distinguish between creativity ("the production of novel and useful ideas by an individual or small group of individuals working together") and innovation ("the successful implementation of creative ideas within an organization").

❖ TYPES :

Several frameworks have been proposed for defining types of innovation.

SUSTAINING VS DISRUPTIVE INNOVATION

One framework proposed by Clayton Christensen draws a distinction between sustaining and disruptive innovations.[16] Sustaining innovation is the improvement of a product or service based on the known needs of current customers (e.g. faster microprocessors, flat screen televisions). Disruptive innovation in contrast refers to a process by which a new product or service creates a new market (e.g. transistor radio, free crowd sourced encyclopedia, etc.), eventually displacing established competitors. According to Christensen, disruptive innovations are critical to long-term success in business.

Disruptive innovation is often enabled by disruptive technology. Marco Iansiti and Karim R. Lakhani define foundational technology as having the potential to create new foundations for global technology systems over the longer term. Foundational technology tends to transform business operating models as entirely new business models emerge over many years, with gradual and steady adoption of the innovation leading to waves of technological and institutional change that gain momentum more slowly. The advent of the packet-switched communication protocol TCP/IP—originally introduced in 1972 to support a single use case for United States Department of Defense electronic communication (email), and which gained widespread adoption only in the mid-1990s with the advent of the World Wide Web—is a foundational technology.

FOUR TYPES INNOVATION MODEL:

Another framework was suggested by Henderson and Clark. They divide innovation into four types;

- **Radical innovation**: "establishes a new dominant design and, hence, a new set of core design concepts embodied in components that are linked together in a new architecture." (p. 11)

- **Incremental innovation**: "refines and extends an established design. Improvement occurs in individual components, but the underlying core design concepts, and the links between them, remain the same." (p. 11)

- **Architectural innovation**: "innovation that changes only the relationships between them [the core design concepts]" (p. 12)

- **Modular Innovation**: "innovation that changes only the core design concepts of a technology" (p. 12)

While Henderson and Clark as well as Christensen talk about technical innovation there are other kinds of innovation as well, such as service innovation and organizational innovation.

FACILITATING INNOVATION:

Innovation by businesses is achieved in many ways, with much attention now given to formal research and development (R&D) for "breakthrough innovations". R&D help spur on patents and other scientific
innovations that leads to productive growth in such areas as industry, medicine, engineering, and government. Yet,

innovations can be developed by less formal on-the-job modifications of practice, through exchange and combination of professional experience and by many other routes. Investigation of relationship between the concepts of innovation and technology transfer revealed overlap. The more radical and revolutionary innovations tend to emerge from R&D, while more incremental innovations may emerge from practice – but there are many exceptions to each of these trends.

Information technology and changing business processes and management style can produce a work climate favorable to innovation. For example, the software tool company Atlassian conducts quarterly "ShipIt Days" in which employees may work on anything related to the company's products. Google employees work on self-directed projects for 20% of their time (known as Innovation Time Off). Both companies cite these bottom-up processes as major sources for new products and features.

An important innovation factor includes customers buying products or using services. As a result, organizations may incorporate users in focus groups (user centered approach), work closely with so-called lead users (lead user approach), or users might adapt their products themselves. The lead user method focuses on idea generation based on leading users to develop breakthrough innovations. U-STIR, a project to innovate Europe's surface transportation system, employs such workshops. Regarding this user innovation, a great deal of innovation is done by those actually implementing and using technologies and products as part of their normal activities. Sometimes user-innovators may become entrepreneurs, selling their product, they may choose to trade their innovation in exchange for other innovations, or they may be adopted by their suppliers. Nowadays, they may also choose to freely reveal their innovations, using methods like open source. In such networks of innovation the users or communities of users can further develop technologies and reinvent their social meaning.

One technique for innovating a solution to an identified problem is to actually attempt an experiment with many possible solutions. This technique was famously used by Thomas Edison's laboratory to find a version of the incandescent light bulb economically viable for home use, which involved searching through thousands of possible filament designs before settling on carbonized bamboo.

This technique is sometimes used in pharmaceutical drug discovery. Thousands of chemical compounds are subjected to high-throughput screening to see if they have any activity against a target molecule which has been identified as biologically significant to a disease. Promising compounds can then be studied; modified to improve efficacy and reduce side effects, evaluated for cost of manufacture; and if successful turned into treatments.

The related technique of A/B testing is often used to help optimize the design of web sites and mobile apps. This is used by major sites such as amazon.com, Facebook, Google, and Netflix. Procter & Gamble uses computer-simulated products and online user panels to conduct larger numbers of experiments to guide the design, packaging, and shelf placement of consumer products. Capital One uses this technique to drive credit card marketing offers.

❖ **GOALS AND FAILURES:**

Programs of organizational innovation are typically tightly linked to organizational goals and growth objectives, to the business plan, and to market competitive positioning. Davila et al.

(2006) note, "Companies cannot grow through cost reduction and reengineering alone... Innovation is the key element in providing aggressive top-line growth, and for increasing bottom-line results".

One survey across a large number of manufacturing and services organizations found that systematic programs of organizational innovation are most frequently driven by: improved quality, creation of new markets, extension of the product range, reduced labor costs, improved production processes, reduced materials cost, reduced environmental damage, replacement of products/services, reduced energy consumption, and conformance to regulations.

Different goals are appropriate for different products, processes, and services. According to Andrea Vaona and Mario Pianta, some example goals of innovation could stem from two different types of technological strategies: technological competitiveness and active price competitiveness. Technological competitiveness may have a tendency to be pursued by smaller firms and can be characterized as "efforts for market-oriented innovation, such as a strategy of market expansion and patenting activity." On the other hand, active price competitiveness is geared toward process innovations that lead to efficiency and flexibility, which tend to be pursued by large, established firms as they seek to expand their market foothold. Whether innovation goals are successfully achieved or otherwise depends greatly on the environment prevailing in the organization.

ORGANIZATIONAL LEVEL

The measure of innovation at the organizational level relates to individuals, team-level assessments, and private companies from the smallest to the largest company. Measure of innovation for organizations can be conducted by surveys, workshops, consultants, or internal benchmarking. There is today no established general way to measure organizational innovation. Corporate measurements are generally structured around balanced scorecards which cover several aspects of innovation such as business measures related to finances, innovation process efficiency, employees' contribution and motivation, as well benefits for customers. Measured values will vary widely between businesses, covering for example new product revenue, spending in R&D, time to market, customer and employee perception & satisfaction, number of patents, additional sales resulting from past innovations.

POLITICAL LEVEL

For the political level, measures of innovation are more focused on a country or region competitive advantage through innovation. In this context, organizational capabilities can be evaluated through various evaluation frameworks, such as those of the European Foundation for Quality Management. The OECD Oslo Manual (1992) suggests standard guidelines on measuring technological product and process innovation. Some people consider the Oslo Manual complementary to the Frascati Manual from 1963. The new Oslo Manual from 2018 takes a wider perspective to innovation, and includes marketing and organizational innovation. These standards are used for example in the European Community Innovation Surveys.

Other ways of measuring innovation have traditionally been expenditure, for example, investment in R&D (Research and Development) as percentage of GNP (Gross National Product). Whether this is a good measurement of innovation has been widely discussed and the Oslo Manual has incorporated some of the critique against earlier methods of measuring. The traditional methods of measuring still inform many policy decisions. The EU Lisbon Strategy has set as a goal that their average expenditure on R&D should be 3% of GDP.

❖**INDICATORS :**

Many scholars claim that there is a great bias towards the "science and technology mode" (S&T-mode or STI-mode), while the "learning by doing, using and interacting mode" (DUI-mode) is ignored and measurements and research about it rarely done. For example, an institution may be high tech with the latest equipment, but lacks crucial doing, using and interacting tasks important for innovation.

A common industry view (unsupported by empirical evidence) is that comparative cost-effectiveness research is a form of price control which reduces returns to industry, and thus limits R&D expenditure, stifles future innovation and compromises new products access to markets. Some academics claim cost-effectiveness research is a valuable value-based measure of innovation which accords "truly significant" therapeutic advances (i.e. providing "health gain") higher prices than free market mechanisms. Such value-based pricing has been viewed as a means of indicating to industry the type of innovation that should be rewarded from the public purse.

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A Study on Effectiveness of Direct Selling Companies with special reference to Vestige Private Limited

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Introduction:

Network marketing is a new and vibrant business culture developing today. Nowadays the economics of customer relationships are changing in fundamental ways, and companies are facing the need to implement new solutions and strategies that address these changes. The concepts of mass production and mass marketing, first created during the Industrial Revolution, are being supplanted by new ideas in which customer relationships are the central business issue. Multi level marketing is a business form that originated in the United States during 1950's. From there onwards, network marketing companies have gained exceeding ground and have become widely spread and recognized, especially during the past ten years.

The need of the project arouse to study the determinants of development of IBOs and their status, economical and social position of Independent Business Owners (IBOs) i.e. distributors of the organization and suggest some method or ways to Increase the sales and whether IBOs is satisfied with the product and services i.e., quality, price, taste, home delivery etc. for Vestige Private limited. The beauty of this multilevel marketing method is one can do his present job, business, assignments and give some spare time which he have on daily basis for this business. Therefore, people can earn some extra income besides their present earning from other sources. Vestige suggest that this is a family business and can be established with the help of spouse, children and friends. Consume the product and recommend the product is success mantra of this business. Once people use the product, they come to know the quality of the product and they share this thought to the people to join as IBO in chain. Bonus is generated through the downlink member proliferation while a commission is provided on sale of goods/ products. With the economic reforms and liberalization, marketing will promote India's economic development at an accelerated pace. Most well known multinational companies are already here to generate a strong competition. So direct selling has a great impact in the global development of the country like India.

STATEMENT OF THE PROBLEM

Most of the research work on direct selling or multi level marketing area focuses on the customer's satisfaction, customer's feedback, customer relationship management and after sale services. No study was undertaken to highlight the development of distributors in the area of direct selling. In order to fill up this gap this topic has been selected for the study: **"A Study on effectiveness on direct selling companies with special reference to Vestige Private Limited".**

This report is an attempt to go through the details about the satisfaction level of IBOs, their personal development and market position of organization and to provide strategy to the organization for gaining the market share. As per opinion of researcher, a very less study in this area, research is conducted in this area and hence there is vast scope for the study in Indian companies.

OBJECTIVES OF THE STUDY

- To identify the factors influencing to join as an IBO in Vestige
- To evaluate the satisfaction level of Independent Business Owners (IBO) with Vestige.
- To analyze the role of Vestige Privet Limited in development of Independent Business Owners (IBOs)

METHODOLOGY OF THE STUDY

Research methodology is a way to systematically solve research problem. The research methodology adopted for carried out the study is mainly designed as an empirical work based on both primary and secondary data.

SECONDARY DATA

To get insight into the research area and to develop the theoretical framework and hypothesis, the information was collected from various books, journals, research projects, websites etc. The sources are used to avail secondary data in the study are:

- Books
- Journals
- Websites

PRIMARY DATA

Primary data has been collected by personally visiting to the 20 IBOs in Junagadh area. The work of data collection for the purpose of this research was done with the help of questionnaire by conducting personal face to face interviews of the respondents. The necessary care has been taken to keep all the information confidential to the extent it is required.

SAMPLE DESIGN WITH AREA OF STUDY

Sampling design is a definite plan for obtaining a sample from a given population. Thus the samples were designed to collect from IBOs of Junagadh area.

SAMPLING METHOD

Non random sampling is used to collect data from 20 respondents according to the convenience.

TOOLS FOR DATA COLLECTION & PRESENTATION

- Tables

TOOLS USED FOR DATA ANALYSIS

- Percentage analysis
- Weighted average method
- spearmen Ranking method
- Correlation analysis

PERIOD OF THE STUDY

The primary data for this study has been collected through survey during the period from 1st January to 20th February 2023.

LIMITATIONS OF THE STUDY

1. The analysis is purely based on the primary data collected and secondary data available, these data will have its own limitations.
2. Due to time constraints, the study is limited to the IBOs of Junagadh area only; therefore the findings of the study cannot be extended to other areas
3. Respondents may not have expressed their strong feelings, Therefore collection of data was a tedious process.
4. Only 20 respondents were included in the study, so it may affect the accuracy of result
5. The study was announced lack of adequate literature.

REVIEW OF LITERATURE

Dr. A Hamil and ED Priyadharshini (2016)1, According to the study on "Buyers preference on Amway products in Thirunelveli". The main objective of the study was to find out the factors influencing customer preference towards Amway products and to measure the level of opinion toward Amway. For this purpose data were collected from 70 respondents by using structured questionnaire. The study concluded that the consumer preference towards the Amway products. They are mainly motivated by the quality of the products.

Muhammed Juman.BK and Dr. J Christopher (2015)2, conducted a study on "Direct selling business (Amway India ltd) in Kerala: A case study of Calicut district of Kerala". The main objective of the study was to study the present and upcoming marketing trends. For this purpose 50 direct sellers are choose for interview using stratified sampling. The study concluded that the direct sales have become so popular in our country because it offers everyone the chance of becoming a successful self employed with the freedom to win.

Rajendra W. Bhadale and Sachin A. Bargave (2012)3, Conducted a study on "An analytical study of independent business owner's involvement in multilevel marketing business: A case of Amway India in Pune". The main objective of the study was to analyze the perceptions of IBOs towards multi level marketing and to access growth of IBOs. The primary data for the study were collected from 542 independent business owners who are actively or inactively doing business and are registered with Amway India. The study concluded that the multi level marketing business is commission and incentive earning oriented which can be expanded in the group by exploiting the social networks of the people.

DIRECT SELLING IN INDIA

As per Indian Direct Selling Association (IDSA), there are more than 200 direct selling firms operating in India and most of them are small and regional players. The firms account for over 60% of all goods sold through direct selling route in India. The direct selling firms are predominantly unorganized and the information on the approvals taken by such firms is not available. The IDSA is a self-regulating industry association that mandates its members to operate within the strict provisions of a code of ethics prescribed by the World Federation of Direct Selling Association. The code of ethics sets out fair and ethical principles that induce a congenial and healthy environment for the direct selling industry. Consumers are protected against illegal or unethical practices through the enforcement of the code. The present study was made to know the relevance of multilevel marketing in Gujarat one of the sub sectors of direct selling

Today, the direct selling market in India is estimated to be around more Than INR 200 billion. Our interactions with industry stakeholders suggest that the industry has also created a positive impact on several other social and economic parameters:

- **a.** Additional Income Opportunities:
- **b.** Women Empowerment:
- **c.** Development Of The SME (Small Medium Enterprises) Sector:
- **d.**direct selling generates tax contributions to the government across its value chain.

About Company Profile

Vestige Marketing Private Limited is an unlisted private company incorporated on 02 June, 2004. It is classified as a private limited company and is located in South Delhi, Delhi. It's authorized share capital is INR 1.50 cr and the total paid-up capital is INR 1.30 cr.

Vestige Marketing Private Limited's **operating revenues range is Over INR 500 cr** for the financial year ending on 31 March, 2022. It's **EBITDA has decreased by -18.70 %** over the previous year. At the same time, it's book networth has increased by 0.80 %. Vestige Marketing Private Limited has three directors - Deepak Sood, Gautam Bali, and others.

The Corporate Identification Number (CIN) of Vestige Marketing Private Limited is U51909DL2004PTC126738. The registered office of Vestige Marketing Private Limited is at A-89, OKHLA INDUSTRIAL AREA PHASE - II, NEW DELHI, South Delhi, Delhi.

THE PRODUCT RANGE OF VESTIGE

Currently the company has 150 products in various categories. Vestige operates in the following categories:

1.Home care products
2. Personal care products
3. Health care products
4.Agriculture
5.General Category Products
6. Cosmetics

CODE OF ETHICS FOR VESTIGE DISTRIBUTOR

The following ethical guidelines have been issued for the Vestige distributors while doing business.

- Every distributor will make an effort, that they will treat others as other treats them.
- Everybody has to respect and follow the code of ethics and rules of conduct.
- Everybody will follow the present company's product and company's marketing plan to all potential distributors in an ethical manner.
- Everybody has to courteous for the handling of any issues and will follow the company's prescribed procedure.
- Everybody has to accept and carry out the responsibility as a Vestige distributor. For selling vestige products everybody will use authorized publications.

Data Analysis and Interpretation

Socio Economic Background

Table-1 Gender Respondents

Sr.no.	Gender	No.of Respondents	Percentage
1	Male	16	80
2	Female	04	20
	Total	20	100

Above table-1 shows the gender Respondents. According to 80% IBOs male and 20% are Female.

Table -2 Age of the Respondents

Sr.no.	Age	No.of Respondents	Percentage
1	Below 25 years	1	05

2	25 -35	04	20
3	35 – 45	05	25
4	45 & above	10	50
	Total	20	100

Above table-2 shows the Age of the Respondents. According to this table most of IBOs belong to the Age group 45 & above (50%) and 20% whereas least respondents are belong to Below 25 years (5%).

Table -3 Marital Status of the Respondents

Sr.no.	Marital Status	No.of Respondents	Percentage
1	Married	14	70
2	Unmarried	06	30
	Total	20	100

Above table-3 shows the Marital Status of the Respondents. According to this table 70% are married respondents and 30% are unmarried.

Table -4 Education Qualification of the Respondents

Sr.no.	Education Qualification	No.of Respondents	Percentage
1	Below SSC	2	10
2	Graduate	13	65
3	Post Graduate	05	25
	Total	20	100

Above table-4 shows the Education Qualification of the Respondents. According to this table most of IBOs belong to the graduates (65%) and 10% whereas least respondents are Below SSC (10%).

Table -5 Monthly Income of the Respondents

Sr.no.	Monthly Income	No.of Respondents	Percentage
1	Below 20000	2	10
2	20000-40000	6	30
3	40000-60000	5	25
4	60000-80000	5	25
5	80000 & Above	2	10
	Total	20	100

Above table-5 shows the Monthly Income of the Respondents. According to this table most of IBOs belong to rs.20000 -40000 (30%) and 10% whereas least respondents are belong to Below rs.20000 income per month (10%) and rs. 80000 and above income group(10%). Monthly Income, between rs. 40000 to 60000 & rs.60000 to 80000 are same (25%)

Table -6 Information about the Profession of IBOs Other Than Vestige

Sr.no.	Factors	No.of Respondents	Percentage
1	Yes	18	90
2	No	02	10
	Total	20	100

Table-6 indicate the Information about the Profession of IBOs Other Than Vestige business. According to the table 90% respondents have other profession than Vestige, at the same time 10% respondents don't have any profession than Vestige.

Table-7 Information about the factors inspired by IBOs to join the Vestige Business

Sr.no.	Factors	Total Score	Average Score	Rank
1	Additional Income	467	57.78	1
2	Quality Product at the reasonable Rate	195	40.03	4
3	Presser from existing Distributers	292	42.68	2
4	Success stories of Friends and Relatives	204	40.45	3
5	Others	97	30.60	5

Above Table-7 Information about the factors inspired by IBOs to join the Vestige Business. The most inspired factors is additional Income (Rank-1). The second inspired factors is Presser from existing distributers (Rank-2).

Table-8 product Distributed by IBOs through Vestige Business

Sr.no.	Product	Frequency	Percentage
1	Home Care	02	10
2	Personal Care	03	15
3	Agriculture	08	40
4	Health Care	06	30
5	Cosmetics	01	05
	Total	20	100

The above Table-8 shows the product Distributed by IBOs Through Vestige Business. The most distributed product is agriculture_(40%) and healthcare product(30%).

FINDINGS and SUGGESTIONS

The findings obtained from the analysis of data are given below:

1. The quality of Vestige products is the most satisfied factor to IBOs.

2. The price and availability of Vestige products are the most dissatisfied factor to IBOs towards Vestige.

3. Vestige positively contributes towards the personality and business development of IBOs. 90% of IBOs got development from Vestige business.

4.The most influenced parameter of the development of business of IBOs is the increases in their sales volume.

5. The least influenced factor for the business development of IBOs is the satisfactory availability of products.

6. The most influenced parameter of IBOs towards their personality development are positive attitude and standard of living.

7.The least influenced factor for the personal development of IBOs is the communication skill and social status.

8. Most of the IBOs didn't face any difficulties while doing Vestige business. At the same time a sum of 28% IBOs are facing some challenges while doing Vestige business.

9.Most of IBOs (92%) have success from Vestige business.

10. Overall satisfaction level of IBOs towards Amway business and their marital status are positively correlated.

CONCLUSION

Every industry is undergoing dramatic changes and this is affecting the future of every country. Technology is driving the lives of mankind as they struggles to live with accelerated rate of change. Just has it happened between the agricultural and industrial revolutions, in the new information revolution, there seems to be a massive social dislocation with rich getting richer and poor become poorer. Direct sales have become so popular because it offers everyone the chance of becoming a successful self employed opportunity with the freedom to win and little lose.

The present study reveals the effectiveness of direct selling business, a case study of Vestige The study indentified that Vestige contributes a major role in the development of business and personality IBOs. The IBOs are mainly motivated by the quality of the products and additional income. Overall, it can be concluded that IBOs are satisfied with the quality of products but they expect more on reasonable price.

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કબડ્ડી અને ખો-ખો રમતના ખેલાડીઓના બળ અને ઝડપનો તુલનાત્મક અભ્યાસ

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Abstract : આ સંશોધન અભ્યાસનો હેતુ કબડ્ડી અને ખો-ખો રમતના ખેલાડીઓના બળ અને ઝડપનો તુલનાત્મક અભ્યાસ કરવાનો હતો. આ સંશોધન અભ્યાસમાં વિષયપાત્રો તરીકે 12 કબડ્ડી અને 12 ખો-ખો રમતના ખેલાડીઓ એમ કુલ 24 ખેલાડીઓને પસંદ કરવામાં આવ્યા હતા. માપનના ધોરણોમાં બળનું માપન શયનોત્થાન અને ઝડપનું માપન 50 વાર દોડ કસોટી દ્વારા કરવામાં આવ્યું હતું. આ સંશોધન અભ્યાસમાં કબડ્ડી અને ખો-ખો રમતના ખેલાડીઓની નમનીયતા, ચપળતાની તુલના કરવા માટે 't' ટેસ્ટ લાગુ પાડી મધ્યકો વચ્ચેના તફાવતોને 0.05 કક્ષાએ સાર્થકતા ચકાસવામાં આવી હતી. જેના તારણો આ પ્રમાણે જોવા મળ્યા હતા. કબડ્ડી રમતના ખેલાડીઓ અને ખો-ખો રમતના ખેલાડીઓ વચ્ચે પેટના સ્નાયુબળ અને ઝડપમાં સાર્થક તફાવત જોવા મળ્યો ન હતો.

પ્રસ્તાવના:

શારીરિક યોગ્યતા બજારમાં મળતી નથી, પરંતુ વારસા કે તાલીમ દ્વારા મેળવી શકાય છે. વ્યક્તિને અમુક પ્રકારનો ધ્યેય સિધ્ધ કરવો હોય તો શારીરિક યોગ્યતા હોવી જોઈએ. આઉટીંગ, કેમ્પીંગ, આરોગ્યના ધ્યેય વગેરે કાર્યક્રમો માટે શારીરિક યોગ્યતા હોવી જરૂરી છે.

21મી સદીમાં જઈ રહેલા માનવીને પોતાની શારીરિક અને માનસિક તંદુરસ્તીની જાળવણી અનિવાર્ય થઈ પડી છે. આજે વિવિધ આધુનિક ભૌતિક સુવિધાઓ જેવી કે મોટર ગાડી, લીફ્ટ, એરકન્ડીશન્ડ ઓફિસો, આધુનિક સુવિધાઓથી સજ્જ મકાનો વગેરે ઉપલબ્ધ થતાં માનવીની શારીરિક ક્ષમતામાં ઘટાડો થયો છે. વાસ્તવમાં જોવા જઈએ તો નિયમિત કસરત કરનાર વ્યક્તિ પોતાની સામાન્ય સૂઝબૂઝને કારણે પોતાનો શારીરિક અને માનસિક વિકાસ યોગ્ય રીતે સાધી શકે છે. વર્તમાન સમયમાં માનવ શારીરિક શક્તિ અને તેની યોગ્યતાનું મહત્વ સમજી પોતાના શરીરને સુદૃઢ, ઘાટીલું અને ઉપયોગી બનાવવા માટે કસરતો તરફ આગળ વધી રહ્યો છે. સંશોધનના સંખ્યાબંધ પુરાવા સાક્ષી પૂરે છે કે શારીરિક ક્ષમતા ધરાવતી વ્યક્તિ લાંબા સમય સુધી થાક્યા વગર કાર્ય કરી શકે છે. ઉપરાંત શરીરના વિવિધ આંતરિક તંત્રો જેવા કે રૂધિરાભિસરણતંત્ર, પાચનતંત્ર, શ્વસનતંત્ર, ઉત્સર્ગતંત્ર વગેરેને કાર્યશીલ બનાવી શકે છે. આ ઉપરાંત દૃઢ મનોબળ કેળવી જીવનમાંથી હતાશા-તણાવ અને આવેગોના અતિરેકને અટકાવી માનસિક રીતે સક્ષમ બને છે. બધીજ રીતે શારીરિક અને ગત્યાત્મક શક્તિઓ જેવી કે સ્નાયુશક્તિ, ગતિશક્તિ, સહનશક્તિ તેમજ નિયમિતતા અને સાતત્ય જેવી સાંવેગિક શક્તિઓ સુધારી વિકસાવી શકે છે. એટલું જ નહિ પરંતુ વધતી ઉંમરે આંતરિક તંત્રોમાં આવતી શિથિલતાને સંતુલિત કરી શકે છે.

શારીરિક યોગ્યતા નાગરિક શ્રમ, કસરતો કે વિવિધ આંગિક હલન-ચલન ઉપર જ આધારિત નથી. પરંતુ કસરત સાથે પોષણક્ષમ આહાર યોગ્ય રક્તવહન-શ્વસનસંબંધી તંત્ર તેમજ સ્નાયુતંત્ર પ્રક્રિયા પર આધારિત છે. આનાથી જ આપણે મહત્તમ કાર્ય અને સારો દેખાવ કરી શકીએ છીએ.

અભ્યાસનો હેતુ:

આ સંશોધન અભ્યાસનો હેતુ કબડ્ડી અને ખો-ખો રમતના ખેલાડીઓના બળ અને ઝડપનો તુલનાત્મક અભ્યાસ કરવાનો હતો.

વિષયપાત્રોની પસંદગીઃ

આ સંશોધન અભ્યાસમાં વિષયપાત્રો તરીકે 12 કબડ્ડી અને 12 ખો-ખો રમતના ખેલાડીઓ એમ કુલ 24 ખેલાડીઓને પસંદ કરવામાં આવ્યા હતા.

માપનના ધોરણો

ક્રમ	ચલાયમાન	માપન કસોટી સાધન /	માપન
1	પેટના સ્નાયુબળ	શયનોત્થાન	સંખ્યા
2	ઝડપ	50 વાર દોડ	સેકન્ડ

આંકડાકીય પ્રક્રિયા

આ સંશોધન અભ્યાસમાં કબડ્ડી અને ખો-ખો રમતના ખેલાડીઓના બળ અને ઝડપની તુલના કરવા માટે 't' ટેસ્ટ લાગુ પાડી મધ્યકો વચ્ચેના તફાવતોને 0.05 કક્ષાએ સાર્થકતા ચકાસવામાં આવી હતી.

અભ્યાસના પરિણામો

સારણી-1

બંને જૂથોની પેટના સ્નાયુબળ કસોટીમાં કરેલ દેખાવના મધ્યક, પ્રમાણિત વિચલન, મધ્યક તફાવત અને 't' રેશિયો દર્શાવતી સારણી

જૂથ	સંખ્યા	મધ્યક	પ્રમાણિત વિચલન	મધ્યક તફાવત	't' રેશિયો
કબડ્ડી	12	33.5	8.34	1.08	0.36
ખો-ખો	12	32.42	6.17		

*સાર્થકતાનું ધોરણ 0.05 કક્ષાએ 't' 0.05 (22) = 2.074

સારણી – 1 પરથી માલુમ પડે છે કે પેટના સ્નાયુબળ કસોટીમાં કબડ્ડી રમતના ખેલાડીઓનો મધ્યક 33.5 અને ખો-ખો રમતના ખેલાડીઓનો મધ્યક 32.42 જોવા મળ્યો હતો. કબડ્ડી રમતના ખેલાડીઓનું પ્રમાણિત વિચલન 8.34 અને ખો-ખો રમતના ખેલાડીઓનું પ્રમાણિત વિચલન 6.17 જોવા મળ્યું હતું. જેમાં મધ્યક તફાવત 1.08 જોવા મળ્યો હતો. જેનો 't' રેશિયો 0.36 જોવા મળ્યો હતો. જે 0.05 કક્ષા (22) = 2.074 એ સાર્થક તફાવત જોવા મળ્યો ન હતો.

સારણી-2

બંને જૂથોની ઝડપ કસોટીમાં કરેલ દેખાવના મધ્યક, પ્રમાણિત વિચલન, મધ્યક તફાવત અને 't' રેશિયો દર્શાવતી સારણી

જૂથ	સંખ્યા	મધ્યક	પ્રમાણિત વિચલન	મધ્યક તફાવત	't' રેશિયો
કબડ્ડી	12	7.76	0.42	0.07	0.41
ખો-ખો	12	7.69	0.53		

*સાર્થકતાનું ધોરણ 0.05 કક્ષાએ 't' (22) 0.05=2.074

સારણી – 2 પરથી માલુમ પડે છે કે ઝડપ કસોટીમાં કબડ્ડી રમતના ખેલાડીઓનો મધ્યક 7.76 અને ખો-ખો રમતના ખેલાડીઓનો મધ્યક 7.69 જોવા મળ્યો હતો. કબડ્ડી રમતના ખેલાડીઓનું પ્રમાણિત વિચલન 0.42 અને ખો-ખો રમતના ખેલાડીઓનું પ્રમાણિત વિચલન 0.53 જોવા મળ્યું હતું. જેમાં મધ્યક તફાવત 0.07 જોવા મળ્યો હતો. જેનો 't' રેશિયો 0.41 જોવા મળ્યો હતો. જે 0.05 કક્ષા (22) = 2.074 એ સાર્થક તફાવત જોવા મળ્યો ન હતો.

તારણો

- કબડ્ડી રમતના ખેલાડીઓ અને ખો-ખો રમતના ખેલાડીઓ વચ્ચે પેટના સ્નાયુબળમાં સાર્થક તફાવત જોવા મળ્યો ન હતો.
- કબડ્ડી રમતના ખેલાડીઓ અને ખો-ખો રમતના ખેલાડીઓ વચ્ચે ઝડપમાં સાર્થક તફાવત જોવા મળ્યો ન હતો.

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Vocational Education in India

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Abstract

Every nation needs to have a good vocational education system since vocational education is based on occupation and employment. It can be described as education with a focus on skills. Vocational education promotes economic development. The Indian educational system is aware of the importance of education, especially vocational training. The Indian government established the National Council for Vocational Training, an organisation that provides advice and is crucial to the development of vocational education in India. However there are several locations where India is having difficulty implementing vocational education. The scope, issues, and government role in the implementation of vocational education are clarified in this article.

Key word :Vocation Education important and Training

- **Introduction:**

Vocational education can be a lucrative opportunity for students looking to learn new skills and secure a job faster. These programmes are incredibly diverse and can help you become an expert in a specialised field, like welding or graphic designing. Learning about these educational opportunities can prepare you to find and pursue a vocational job that aligns with your career goals and endeavours. In this article, we answer the question, "What is vocational education?" and review why it is important, explore the differences between vocational and traditional education and examine different types of vocational programmes.

- What is Vocation Education

Vocational education or Vocational Education and Training (VET), also called Career and Technical Education (CTE), prepares learners for jobs that are based in manual or practical activities, traditionally non-academic and totally related to a specific trade, occupation or vocation, hence the term, in which the learner participates. It is sometimes referred to as technical education, as the learner directly develops expertise in a particular group of techniques or technology.

- Vocation and Career

Generally, vocation and career are used interchangeably. Vocational education might be classified as teaching procedural knowledge. This may be contrasted with declarative knowledge, as used in education in a usually broader scientific field, which might concentrate on theory and abstract conceptual knowledge, characteristic of tertiary education.Vocational education can be at the secondary or post-secondary level and can interact with the apprenticeship system. Increasingly, vocational education can be recognised in terms of recognition of prior learning and partial academic credit towards tertiary education (e.g., at a university) as credit; however, it is rarely considered in its own form to fall under the traditional definition of a higher education.Up until the end of the twentieth century, vocational education focused on specific trades such as for example, an automobile mechanic or welder, and was therefore associated with the activities of lower social classes. As a consequence, it attracted a level of stigma. Vocational education is related to the age-old apprenticeship system of learning.However, as the labor market becomes more specialized and economies demand higher levels of skill, governments and businesses are increasingly investing in the future of vocational education through publicly funded training organizations and subsidized apprenticeship or traineeship initiatives for businesses. At the post-secondary level vocational education is typically provided by an institute of technology, or by a local community college.

•Vocational training vs. academic training

While college education often provides theoretical or broad knowledge that could be applied to a variety of professions within a certain field, vocational training teaches students the precise skills and knowledge needed to carry out a specific craft, technical skill or trade, such as plumbing or cooking.

College education often includes courses on a variety of subjects that may not directly relate to a student's major and that a graduate may not use in their career. Vocational school, on the other hand, skips this type of broad academic study and instead provides direct knowledge and instruction for a specific field or position.

•Work-ready training

The vocational type of education is designed to make students "work ready" upon graduation. It provides practical education, so students develop specific industry skills that allow them to jump right into your profession and get started. Key features of vocational education and training are classroom training combined with hands-on training, providing students with a complete understanding of concepts in their field and how to carry out the duties of their trade.

•Certain positions and fields

Vocational education is designed for more technical fields and for trades or crafts, which are positions that involve hands-on, manual work such as working with plumbing pipes, making a cake or repairing a car. These careers are seen differently from college- and university-trained careers because they are thought of as non-academic. Nonetheless, vocational training also educate on managerial skills or job functions, such as computer programming or prepare for a supervisory role in a hotel or restaurant.

•What is practical education?

It teaches skills and knowledge for the everyday skills and duties you carry out in your particular field. It is skill based learning rather than learning that focuses on ideas and theories.

Vocational programs exist for a variety of careers. Students could choose this type of educational pathway for technical training to learn computer skills. Students can learn the skills needed for many creative fields this way, such as dressmaking, photography, culinary arts, fashion design, interior design or cosmetology. Vocational school also provides training for many hands-on trades that are necessary to the functioning of society, such as masonry, carpentry, heating and air conditioning, automotive repair, plumbing or electrical work. It can also provide the means for learning certain professional fields such as bookkeeping, medical assisting or court reporting.

•Vocational training settings

The vocational training system includes a variety of settings for students to carry out their education. It may vary by the type of trade students plan to get into, but vocational training can take place through one or a combination of these:

- Vocational or trade schools
- Technical secondary schools
- Community colleges
- High school vocational programs
- On-the-job training
- Apprenticeships
- Standalone courses

While it is not yet common, some colleges and universities are beginning to incorporate vocational programs into their educational offerings in addition to their traditional academic options.Students might complete their vocational training with a certification or a diploma. In some cases, they may receive an associate's degree. Some schools offer a range of professional areas, while some are specific to certain subjects, such as culinary schools or technology schools.

•Continuing education

Vocational training also helps people move forward in their careers. These programs are often shorter and more flexible than college or university programs. This makes it easier for people to go back to school or take continuing education to help them move to the next step. Through further education with vocational training, you could have the opportunity to:

Advance to a higher level position in the same company or field.

Gain the skills and knowledge needed to change careers.

Ask for higher pay to fit a credential or specialty skill.

Vocational Education Important

Vocational education is important because it provides a student with marketable skills in a relatively short amount of time. Some vocational programmes last only a few months, and during that time, not only is a student learning from their courses, but they are also working on actual jobs with a skilled mentor figure. This allows them to develop beneficial professional connections and have the chance to gain employment much more quickly than a standard university student. Vocational education is also important because trade skills are incredibly valuable, and people are likely always going to need the expertise of a tradesperson.

- **Differences between vocational education and university education**

There are several differences between vocational education and traditional university education, including:

Programme focus

Vocational educational programmes focus on teaching students trade skills that they can immediately apply to a specific job. These could include technical skills for jobs like plumbers, electricians, cosmetologists and firefighters. In contrast, university educational programmes typically focus more on teaching students theories and concepts. With less focus on immediately applicable skills, these students gain more academic knowledge and a much broader range of information, with varying levels of relevancy to their course of study.

Time to complete

Vocational education programmes disregard most of the theory and philosophy based coursework. With fewer courses to take, these students can gain their desired qualifications in a much shorter amount of time. Students can complete many of these programmes in just a few months. In comparison, traditional university students usually need between two to four years to obtain their qualifications. Depending on their specific career goals, this number can reach upwards of eight to 10 years.

Costs

Because vocational programmes have a short duration and fewer courses to complete, they are usually more cost effective than traditional educational programmes. If you are someone who has a limited budget, then vocational education may be right for you. Universities can be expensive, even schools that are non-privatised. This expense can determine what level of education you receive and what job opportunities you can access.

Types of job opportunities

Vocational education programmes prepare students primarily for blue-collar and physical labour based jobs. As you gain more expertise in these jobs, you may be able to move up in the rankings and obtain more lucrative managerial roles. Contemporary university education prepares students mostly for white-collar, office jobs. These jobs usually involve more mental work or internet-based technologies. The job opportunities that these students can access are usually broader and less defined. The industry or occupation that a university graduate enters may not directly correlate with the qualification they earned.

What are pre-vocational studies?

Pre-vocational studies refer to entry-level programmes of study that are usually available to full-time students. They are designed to prepare students for more advanced vocational programmes. For instance, these studies may prepare students by teaching them how to develop the necessary behaviours, attitudes and competencies to succeed in vocational occupations.

Different types of vocational education

Vocational education can be accomplished through many channels, and at varying points in someone's career. Here are some different resources for receiving vocational training:

High school CTE programmes

CTE programmes are for high school students hoping to gain work experience in a variety of trades, as well as continue their academic studies. This type of vocational training is usually a part of a high school curriculum, but students can also attend separate vocational training centres. These vocational training programmes allow students to explore different career choices and prepare for industry-specific work or advanced education. In most vocational training programmes at this level, students continue to pursue their high school diploma while completing their training.

- **Tech Prep education**

Tech Prep programmes serve as an intermediary between secondary and post-secondary vocational training to prepare students for high-tech careers. Through collaboration between the two institutions, Tech Prep programs combine at least two years of secondary and two years of postsecondary education. The programme usually results in either a certificate or an associate's degree in a particular field of study.

Postsecondary vocational school

Sometimes referred to as trade schools, postsecondary vocational schools are another viable option for individuals considering pursuing a four-year college degree. They offer degree programmes and vocational certificates. This option usually caters to working adults by offering night and weekend course options.

Apprenticeship programmes

Apprenticeship programmes are trade-specific and can last as long as four or five years. In these types of programmes, the apprentice or student works under the supervision of a professional in their trade and they gain compensation for the work. This type of vocational training is most common in highly-skilled, hands-on professions.

Apprenticeships typically combine on-the-job training with classroom instruction. Because some apprenticeships include classroom courses, they can result in a certification or degree. A major benefit of this type of training is the fact that it is an educational programme in which the student also receives payment for their work.

- **Key features of vocational education and training**

Vocational training has some key features that set it apart from academic education. When you look at formal education vs practical experience, you see that formal college or university training includes a lot of classroom education filled with knowledge that is often vague or theoretical. It may cover a lot of subjects, including ones that are not fully relevant to the major. Vocational training is different because it focuses on practical experience instead through hands-on training.

In addition, there are specific features that set vocational training apart. Key components are:

1. It makes a student job-ready

Vocational training provides skill based learning and focuses on how to teach practical skills. This means that upon completion of the program a student has gained the necessary knowledge and hands-on skills needed to perform specific tasks of an occupation. This is the importance of practical knowledge as compared to theoretical.

2. It is based on competency

Instead of receiving a passing or failing grade as is done in college, student performance is based on competence that is defined by meeting certain criteria. The training provided focuses on preparing a student to meet these criteria. By the end of the vocational program, a student must demonstrate satisfactory performance on each of these criteria to be considered competent in their chosen profession. For example, a culinary arts student would need to show competence in certain cooking methods and skills to show they could work in this field upon completion of the program.

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- **Government Role**

In order for Vocational Education to play its part effectively in the changing national context and for India to enjoy the fruits of the technical fields, there is an urgent need to redefine the critical elements of imparting vocational education and training to make them flexible, contemporary, relevant, inclusive and creative. The Government is well aware of the important role of Vocational education and has already taken a number of important initiatives in this area. To stimulate and support reforms in skills development and to facilitate nationally standardized and acceptable, international comparability of qualifications, a "National Vocational Qualifications Framework" is being established by the Central Government. Central Advisory Board of Education (CABE) has resolved to set up an inter-ministerial group which would also include representatives of State Governments to develop guidelines for such a National Framework.

- **Conclusion**

Vocational education and training, **allows students to gain practical experience in their chosen career path before they even graduate**." Students who finish those rigorous programs, have the credentials and training they need to get started right away in their chosen career path.

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A study on the overview of Peer to Peer (P2P) lending in India

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Abstract

Circulation of money is an essence of every economy, higher the speed of circulation higher will be the growth of economy. This depends on the financial system of any country and various institutions are the backbone of financial system like banks, stock market, mutual fund companies etc. Modern institutions take place where traditional institution not able to reach or not be able to satisfied the related stakeholders. Peer to peer lending platform is one of the examples of that innovation, where new terminologies have been developed for investing and borrowing where role of mediator remains some sort of silent. Peer to peer (P2P) lending emerges as new modern alternatives for investing for investors and as for new sources of finance for borrowers. Presently global business size of this model is approximate 82.3 billion USD which is expected to be 804 in 2030[1]. In India the size of this industry is around 2 billion in 2021 and which will be forecasted to reach at 10 billion upto 2026[2]. The present study has an objective to understand the overview of the industry with special reference to India. The study is based on secondary data and it has been found that there is always need of change and specified for banking industry as a part of financial market P2P lending becomes essential for those groups which have not been that much benefited by banking industry directly or indirectly.

Key words: peer to peer, P2P lending, platform

1. Introduction

The financial system has been emerged gradually since beginning. The traditional concept which also exists till now where the mediator of financial system plays vital role for mobilisation of resources as fund and that efficient mediator is bank. The central bank of every country sets the rule to operate banking businesses where bank accepts money from the lender in form of deposits and in turn gives interest on deposits and from that fund it lends amount in the form of loan to the borrowers and earns interest from them. The bank always set margin for its own earning like interest from lender is greater than the interest needed to pay to depositors. This is very much obvious because ultimately various costs have been associated for these types of transactions. Other than cost, serious factor associated with it is risk.

The bank is the key entity in entire financial system. There are also some drawbacks exist in the traditional system like lower interest rate to investors, high interest rate for borrowers, strict lending norms etc. which have been removed by modern methods or institutions. Present various modern institutions come with the new ideologies and one of them is peer to peer lending known as P2P lending where lender or depositor and borrower comes under direct contact through digital platform and execute lending contracts. There are various advantages associated for both the parties as lender gets higher return than the bank deposits and at the same time borrower gets lower rate of loan than the bank, simultaneously the financial institute also earns income with different heads.

Peer to peer lending has been considered as beneficial to all the stakeholders of the society like for those borrowers who are interested in debt and not having higher return options then they may get chance of getting higher with lower risk and for those borrowers who do not afford too much interest burden may get lower interest loan and it is also benefited to banking institute because some area may be remain left to reach, so these types of institute reduces the burden.

2. Review of literature

Chakraborty A. (2020) has presented a study on Peer-to-Peer lending in India: an industry analysis. Researcher has mentioned various companies operated in peer to peer landing business and also stated the different models of peer to peer lending. Researcher has stated the strength and weaknesses with the competitors and also mentioned the SWOT analysis. He has found and concluded in his study with a competitive business model can aim to provide a cost leadership through efficient use of technology and merge it with a high customer service level in a narrow market segment.

Khatri P. (2019) has carried out a study on an overview of the peer to peer lending industry of India. Researcher has stated research objectives as to understand the reasons behind the growth of peer-to-peer lending, its process, difference between traditional banking system and P2P etc. Researcher has used secondary data for the study purpose. The scholar has also stated the differences between traditional banking industry and P2P model in addition; the scenario in India regarding the business has also been mentioned. Researcher has concluded that P2P lending has high scope for growth in the current financial environment where a large section of the society remain underprivileged towards bank due to rigid regulations of the traditional banking industry.

Omarini E. (2018) has carried out Peer-to-Peer lending: business model analysis and the platform dilemma. Researcher has stated various different models of peer to peer lending and different terminology associated with it. Researcher has stated lower rates for borrowers and higher rates for depositors this can work overall in comparison with banks.

Panja S. and Samal S. (2018) have conducted a study on P2P lending platform as a financial tool for SME in India. Researchers have mentioned two objectives of the study as to evaluate the awareness level of P2P lending among SMEs, and to understand the perception of SMEs about P2P lending platforms. They have collected primary data from 30 respondents from SMEs and also used secondary data for their study. Researchers have presented data in table and graphical form to evaluate the result of the study. They have concluded that the awareness level about P2P is very low and there is need to encourage the awareness level for this model.

Pushpa B. and Phasni S. (2016) have mentioned a study on prospects of non conventional sources of credit- a case study on peer to peer lending in India. Researchers have firstly stated the basic terminology about P2P lending, global scenario, crowed funding, different models, in India scenario about the industry etc. Researchers have used secondary data for their study and presented different parts like loan purpose, period of loan different loan risk bucket etc. They have concluded as P2P model have gained the attraction in the western world but in India it will take time because of regulatory reasons.

3. Research methodology

3.1 Objective of the study

The primary objective of the study is to understand the P2P lending business model and practices in India. This objective covers various sub objectives like to understand the cost and risk associated with the business, to evaluate the scenario of the industry in India.

3.2 Data collection

Study of research is based on data either primary or secondary. Primary data are those which have been collected afresh and first time have been used while secondary data are those which have been previously used or published. Both have their own merits and demerits. Selection of data is depending on the type of the study, present study is based on the secondary data.

3.3 Scope of the study

Scope of the study determines the area of research. Generally any terminology in any disciple has wider scope for analyses or study and from that area researcher specifies his own study area which will be treated as scope of the study.

4. Analysis and discussion

It is said that any innovation comes is because of previous system or existence error or omission. Peer to peer lending has been emerged because of various drawbacks of the traditional banking system. It has to be accepted that every system has its smaller or larger limitations. There are various cases where people have not satisfied with traditional banking system for both of the categories of its customer i.e. depositors and borrowers. In simple terms about banking business is it accepts funds from depositors and land that amount to the borrowers, it charges higher interest rate to the borrower and part of its earning gives to the depositors. These activities happen at extreme large scale depends on the size of bank.

There are various issues faced by both the categories of customers like for depositors lower rate of interest, some sort of paper work and for borrowers collateral securities, high bank rates, complicated formalities, and lengthy documentations etc. These types of drawbacks have been removed by new platform peer to peer lending business model. Peer to peer lending business works on simple principle for matching two needed where one is investor who wants to invest in debt instrument and second is borrower who requires loan. Peer to peer lending firms operates in digital platform where registration process have been set for both investors and borrowers, after getting registered the platform further evaluates the creditworthiness of borrowers and type of loan required like personal loan, business loan, education loan etc. The platform provides different loan category according to the risk associated with loan and as per the golden rule of finance higher interest associated with higher risk and lower interest risk is associated with lower risk. The investor has to decide his risk taking capacity and accordingly he should select the lender.

The term or period of loan varies from the party to party and also according to type of loan. The selection process for lender also needed to consider the tenure of loan, in general the period of loan ranges from six months to three years. There are different modules are present in P2P in lending like in one category total invested amount of one person is invested in one lender and in second module the total invested amount is bifurcated into different loans, so the risk associated becomes lower compared to the first module but at the same time the amount of interest also slightly lower. The platform works on different module and with the development of new terminologies variation in module come into existence.

The lending platform has an objective to earn income from providing services and they collect fees from both the parties, borrowers and lenders. The borrowers pay loan origination fees either flat amount or percentage of loan as the case and lenders pay administration fees and extra service fees if taken like legal advice or other security if platform provides. P2P model has been acknowledged by various countries and it has been treated as alternative to banks where the larger amount of funds have been circulated.

5. Limitation of the study

Every study has its own limitations and the general limitation is to reach upto certain extent, that not able to cover the entire issue. In the same manner this study has limitations like first it is theoretical study, study is based on secondary data so limitations of secondary data affects this study.

6. Conclusion

The peer to peer lending business model satisfies various needs of different stakeholders like for the investor they will get higher return with comparative lower risk and for the borrows they get lower rate of loan comparative with less documented process. There is always need of regulatory body for the safety of money of the people until unless the parties associated have good moral grounds but when it comes to matter of money ethical issue comes into existence, so there are various countries where regulatory body set the policies and accordingly industry works and in India there is less regulatory controls regarding policies for P2P lending platforms at the same time there is lack of awareness for both the sides for investors as well as for borrowers. If awareness level increases and regulatory controls come effectively then India is a big country having various parties who have not been covered under banking benefits specifically for borrowing will have unexpected boost.

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Web Mining's Role in E-Commerce website

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Abstract

Internet business is tied in with directing business through the Web.It is tied in with managing out exchanges, predominantly trading things and administrations on the web by people and organizations. The web is one of the best wellsprings of data, an assortment of various records kept on many web servers, and its size is persistently expanding.Internet business keeps your firm working, however, it likewise makes it hard to contend in the realm of e-business.Internet business has made a financially savvy and proficient strategy for leading business over the web.Web mining is the utilization of information mining devices to find and concentrate important and fascinating data from the Web. [1]

Keywords: E-Commerce Website, Web Mining Technique

I.INTRODUCTION

The manner in which ventures carry on with work has changed decisively because of the speedy and sensational development of Web-based business.Internet business, which is characterized basically by leading business electronically over the Web, has given us a practical and proficient strategy for directing business.Tragically, for most organizations today, the web is just where exchanges happen.
All of the internet business destinations get a ton of traffic.People visit these locales as often as possible, however, the compensation isn't really high.Therefore, web information mining arose, and today is as yet getting a great deal of consideration.It is basic to utilize online information mining in web-based businesses to appropriately procure data about clients and rank information. A fruitful procedure takes into consideration less difficult data separating.

II.WEB MINING

Web mining is a strategy that is utilized to extricate fascinating, significant examples and concealed data from Web distributions and Web movement. Web mining is basically the finding of data from Web information, which incorporates Pages, Web media things, Web associations, Web log information, and different information made by Web information utilization.Web mining expands research by blending other organization information with Online traffic insights.(See Figure 1)The functional purposes of Web mining innovations are various and in no way, shape or form comprehensive. Pretty much every request might be addressed utilizing web mining strategies that have been extended and coded. It very well may be utilized in the accompanying regions:

1. Web mining might give firms administrative knowledge about guest socioeconomics, permitting top administration to go to proper vital lengths.
2. With Web Mining, the association might procure a few emotional measurements on the viability of their showcasing effort or promoting research, which will help the organization in expeditiously improve and adjust its advertising plans.
3. Structure mining might be profoundly advantageous in finding the connection between at least two organization Sites in the business area.
4. Bookkeeping, client profile, stock, and segment information may now be connected to Web perusing.
5. Utilizing Web Mining, the firm might decide the qualities and shortcomings of its internet advertising effort, and afterwards make vital upgrades, acquiring input from Web Mining again to notice the advancement.
6. Google's web index offers strong and effective pursuit capacities. [2]

Web mining is ordered into three sorts: web content mining, web structure mining, and web use mining.

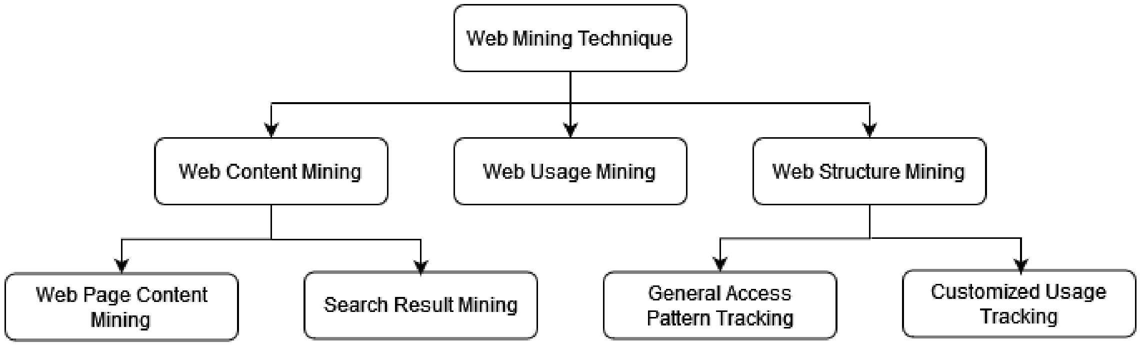

Figure 1. Web Mining Technique

Web Content Mining: Web Content Mining is the method involved with getting usable data from the items in Web archives. Content information is an assortment of realities that a Site page was made to pass on to clients. It could incorporate text, designs, music, video, or organized records like records and tables. While there is a significant collection of work in the spaces of picture handling and PC vision in separating information from pictures, the use of these ways to deal with Online substance mining has been slow. [3]

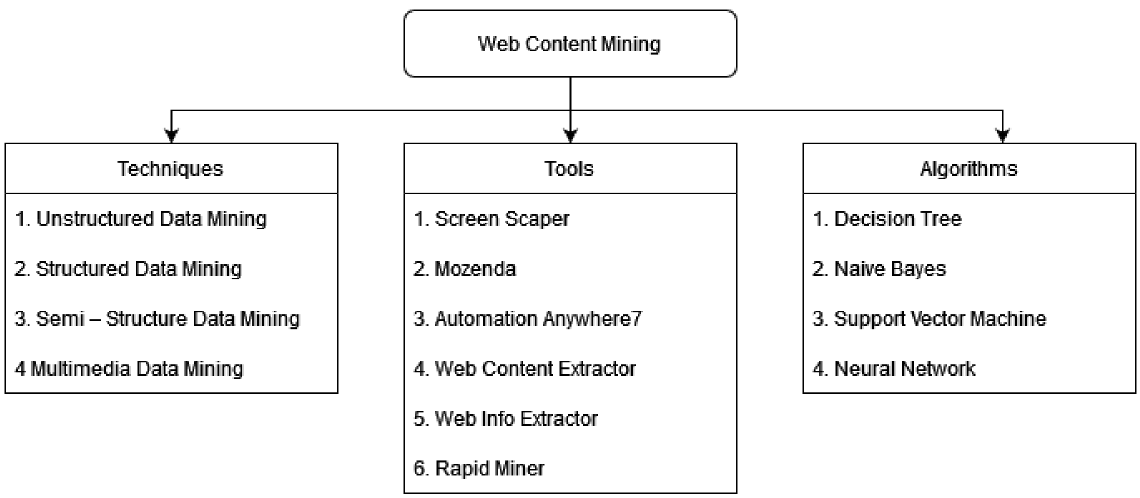

Figure 2. Web Content Mining

Web Usage Mining: Web Use Mining is the utilization of information mining methods to find fascinating use designs in Internet-based information to all the more likely comprehend and support the requests of Electronic applications. [3]

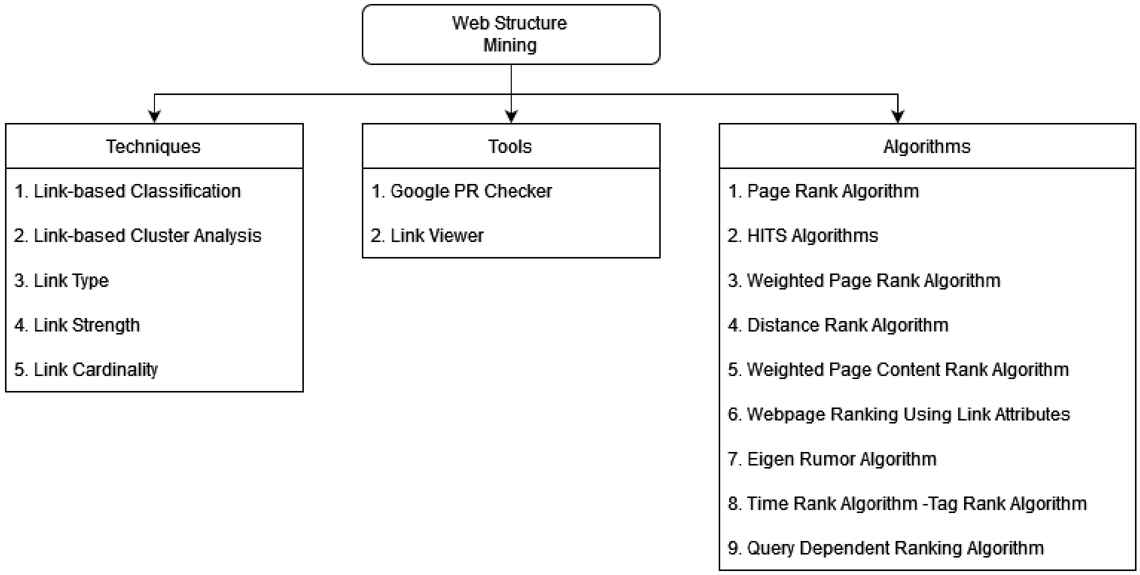

Figure 2. Web Structure Mining

Web Structure Mining: A commonplace Web diagram's design includes Pages as hubs and hyperlinks as edges connecting two related destinations.Web Construction Mining is the technique for acquiring primary data from the Internet.This type of mining is additionally characterized into two kinds in view of the sort of primary information utilized.[3]

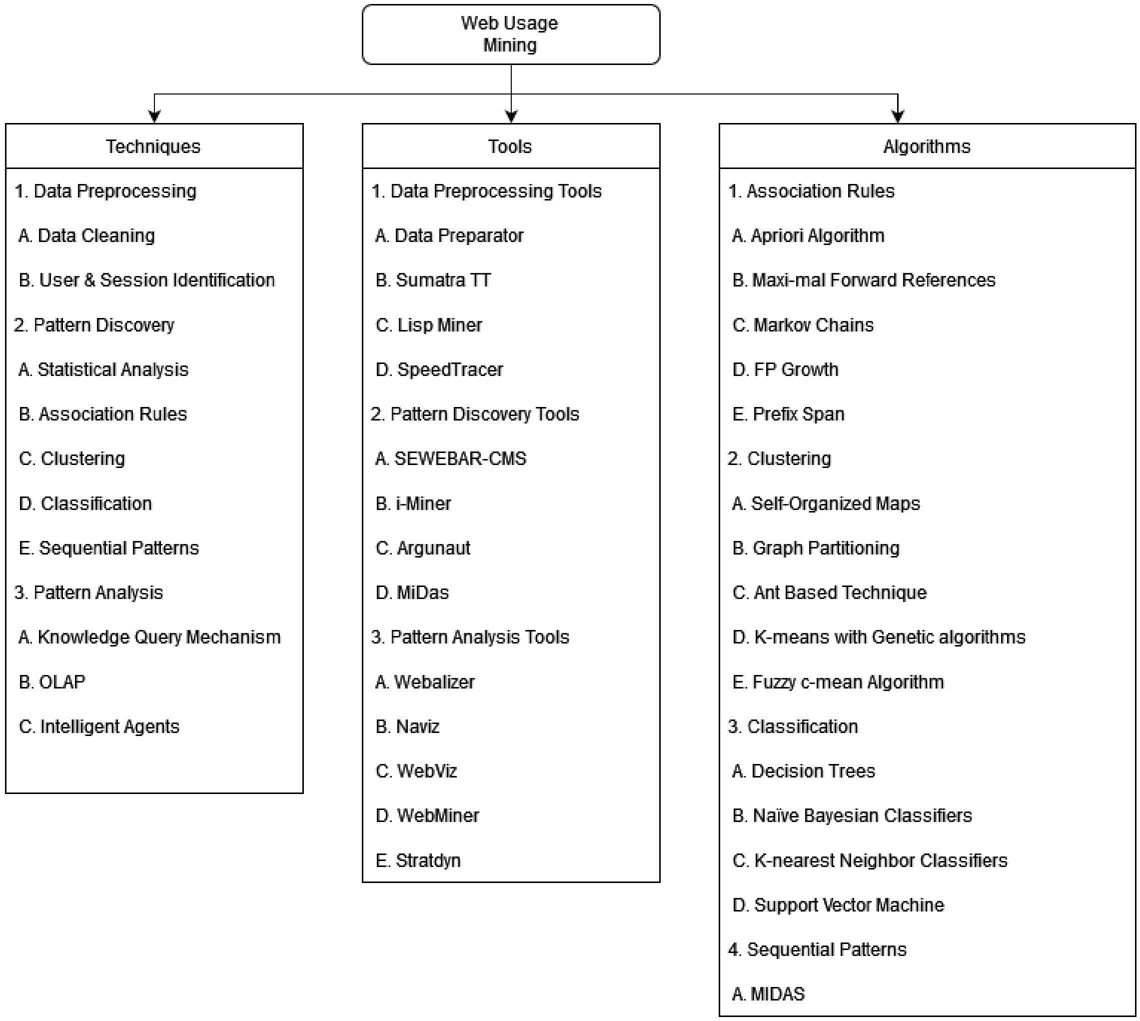

Figure 2. Web Usage Mining

III.ISSUES OF WEB MINING IN E-COMMERCE

There are different worries that should be tended to prior to utilizing web mining in online business.

- A few basic execution factors in retail online business locales, for example, robotized breaks of client meetings because of seen idleness at the client end, should be founded on the general meaning of the buyers to the organization as opposed to on information mining methods. It should not occur that enormous clients are compelled to forsake their shopping baskets attributable to breaks that were settled through information mining of utilization logs.
- Making logs for a large number of exchanges is a costly undertaking. It very well may be smart to create satisfactory logs utilizing irregular examining, which is to be expected in measurable quality control. In any case, such testing might pass up strange occasions, and in certain conditions, for example, commercial reference-based compensation, information assortment might be required. Thus, methods that can play out this examining shrewdly should be set up.
- Information mining hardships should be considered while planning UI structures. For instance, eliminating default settings for fundamental factors like orientation, conjugal status, work status, etc would bring about additional information being accumulated for demographical research. Since it has been found that various clients left the default settings unaltered, clients ought to be compelled to enter these qualities.
- Information mining at the fitting level of granularity is basic. In any case, the information mining activity's outcomes might be erroneous.

- Gathering information at the proper degree of abstraction is basic. Web server logs were at first planned to be utilized for investigating server programming. Therefore, they give generally minimal significant data on client-related exchanges. Sessionising the weblogs, for instance, may create improved results. A choice would be for the application server to log client-related actions. This will without a doubt be more semantically rich than state-less weblogs and simpler to oversee than state-full weblogs.[1]

IV.APPLICATION OF WEB MINING IN E-COMMERCE

The ascent of web-based business has changed the conventional plan of action, as well as the association among vendors and buyers. The expanded customer decision makes them focus harder on the worth of things, yet dissimilar to prior ages, they principally assess brand and area viewpoints. Accordingly, the merchant should comprehend the client's preferences and values however much as could reasonably be expected to stay serious. Information mining innovation has been broadly utilized in web-based business plans, client relationships with the board, web showcasing, and different areas since it can actually help dealers dissect client ways of behaving and improve website effectiveness. Web mining extends examination altogether by joining other organization information with Online versatility data. Reasonable arrangements of Web mining development flourish and are by no means, restricted to this design.

Mining gear may be extended and changed to address practically any inquiry. It very well may be connected with the accompanying regions:

- Web mining might furnish firms with administrative knowledge about guest socioeconomics, permitting top administration to suitably pursue critical choices.
- The association might acquire some emotional evaluation on the ampleness of their advancing effort or publicizing assessment utilizing Web Mining, which will empower the association to improve and change their advancing cycles beneficially.
- Structure mining may be very valuable in deciding the connection between at least two corporate Web areas in the business area.
- This permits accounting, client profiles, stock, and segment information to be connected to Web-based skimming.
- The association might utilize Web Mining to decide the quality and weaknesses of its web based advancing effort, and after that roll out essential improvements and get analysis from Web-Mining again to observe the improvement.
- Google's web crawler gives progressed and capable looking through abilities [4].

V.ROLE OF WEB MINING IN E-COMMERCE

Financial Analyses: It involves evaluating costs and incomes, ascertaining and looking at corporate pay proclamations, dissecting corporate asset reports and productivity, income explanations, monetary market investigation, and modern controlling. Web mining might be a valuable device. [5]

Marketing Analyses: It involves deals receipts, deals productivity, net revenues, arriving at deals goals, request timing, contender exercises, stock trade citations, and market ecognizable proof and division.Web mining might be used as a significant component in fostering an effective promoting plan. [5]

Customer Analysis: It basically concerns time spent keeping up with client associations, client benefit, displaying client conduct and responses, client bliss, beat examination, etc. Web mining lets us know what method ought to be executed to get countless quality clients. [5]

Production Management Analysis:where the essential capability is to find creation 'bottlenecks' and deferred orders, permitting organizations to concentrate on creation elements and look at creation results delivered by divisions or offices, and so on. [5]

Logistic Analysis: Where might it at any point be powerful to quickly find production network accomplices, switch coordinated factors investigation, and taking care of? [5]

Wage analysis: where wage part reports made concerning the sort required, reports produced using the viewpoint of a specific firm, wage report recognizing position sorts, finance overcharges, individual commitment reports, normal compensation investigation, and so on. [5]

Personal data analyses: This includes inspecting work turnover, work classes, introducing data on individual representatives' very own information, etc. [5]

VI. WEB MINING TOOLS IN E-COMMERCE

Contingent upon the mining reason, a few information-mining innovations are used; the fundamental three sorts are measurement investigation, information disclosure, and forecast models.

1. **Statistic analysis:** This approach is utilized to analyze the numerical standards in information and to decipher these principles utilizing measurement modes and math models.The straight and nonlinear investigation, constant relapse examination and strategic relapse examination, univariate and multivariate examination, and time series examination are a few routinely used philosophies.This strategy aids the distinguishing proof of time series information examples and oddities in the information to support the choice of the proper measurable model and the age of the suitable diagrams, which is finished by the fitting factual devices relapse examination and multivariate examination. [5]
2. **Knowledge discovery:** This approach is utilized to look at the number-related rules in information and to decipher these guidelines using measurement modes and math models.Direct and nonlinear investigation, persistent relapse examination and calculated relapse examination, univariate and multivariate examination, and time series investigation are routinely used techniques.This technique aids the recognizable proof of time series information examples and oddities in the information to support the choice of the suitable factual model and the age of the fitting graphs, which is finished by the proper measurable apparatuses relapse examination and multivariate examination.[5]
3. **Prediction model:** The expectation model in view of client conduct has a specific reiteration and routineness of such speculation, which permits organizations to assemble put away in the data set by breaking down exchange information to figure shopper conduct.Organizations will actually want to take on custom-made showcasing strategies in view of explicit utilization conduct.[5]

VII. CONCLUSION

Web mining is utilized in online business to comprehend client-perusing conduct, measure the adequacy of promoting exercises, upgrade the plan of internet business sites, and convey modified administrations.

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STUDY OF EMOTIONAL INTELLIGENCE FOR SECONDARY SCHOOL STUDENTS

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ABSTRACT

In thepresentstudy the study theemotionalintelligence of secondary school students was done. The main object of the study was to know the difference of the emotional intelligence of secondary students with reference to gender. Among the variables of the study, dependent variable was the scaleof emotionalintelligencewhile independent variable was gender.Thesample of the study was the 100 students of Std. 9th. The students were selected randomly and survey method was used. As at allthe scale of emotionalintelligence developed by Dr. Pallaviben P. Patel was used.Data was analysed by t-test. In conclusion there was no any difference between the scale of emotional intelligenceof boys and girls.

KEYWORD: Emotional Intelligence, Secondary School

INTRODUCTION

In this world, the human beings have got so many achievements. Today the different branches of science have been achieving the peak of success. In this journey of development, the intelligence of human being has contributed much. In the age of knowledge, the importance is given to the skill person's intelligence. Because of explosion of knowledge, many researchers have been done on the intelligence of cognitive, emotional, affection, social and spiritual and all these studies have proved that intelligence is an important factor which affects the success of person. In the present age, emotional intelligence has been considered important for the success of any person.

Thus, researcher has tried to study the emotional intelligence of secondary school students in present study.

OBJECTIVES OF THE STUDY

The objectives of the present study were: 1. Effect of gender on emotional intelligence of secondary schools of Jamnagar city

HYPOTHESES

There will be no significant difference between emotional intelligence scores with respect to gender for students of secondary schools of Jamnagar city.

VARIABLE

Dependent Variable: Gender

Independent Variable: Emotional Intelligence

Controlled Variable: Jamnagar City, St. 9th

POPULATION

The population of the present study was Gujarati medium secondary school students in the year 2021-22.

SAMPLING AND SAMPLE

In the present study, the researcher has purposively selected one school in Jamnagar city. The sample of class 10 students was random. 9^{th} (100) One hundred students were randomly selected, out of which 50 were boys and 50 were girls.

TOOL

The scale for measuring emotional intelligence consists of 77 statements. If the statement is positive then 4 or 3 marks should be given and if it is negative then it should be given 1 or 2 marks. Thus the total scale will be considered as a measure of emotional intelligence of the student.

RESEARCH METHOD

The present study was survey type research. It was quantitative research.

ANALYSIS OF DATA AND INTERPRETATION

Researcher has analysed the data of the emotional scale of the students with reference gender with t-test.

Gender	Noof Students	Mean	SD	t-value
Boys	50	256.66	19.935	1.90**
Girls	50	257.44	21.161	

** 0.01significant

After studying the table, it is clear that the total no. The number of students was 100, of which 50 were boys and 50 were girls. Accordingly the mean of boys and girls were 256.66 and 257.44 and standard deviations were 19.935 and 21.161. To find a significant difference between two means, the t-value was 1.90 which was significant at 0.01.

So there will be no significant difference between boys and girls. Thus boys and girls are equal in value.

CONCLUSIONS

The findings of the present study were as follows: Differences between emotional intelligence scores of boys and girls were similar.

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Sub Theme : Role of Enterpreneurship and Aatma Nirbhar Bharat.

Paper : Make in India Initiative: A Tool for Sustainable Growth

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Abstract

The development of manufacturing sector is must for employment generation and development of economy of any country's. The manufacturing sector is required to play a crucial role for India economy to achieve its goal of employment generation and economic development of the country. In view of the requirement of the time, Make in India was a launched by the Ho'ble Prime Minister India's on Aug 15, 2014. The Prime Minister invited to both domestic and international industrialists, Make in India campaign is aimed to make the country a manufacturing hub that will help boost jobs and growth. The Govt. is ensuring a smooth sailing for investors, by setting up a dedicated cell to answer queries of business entities within 72 hours. The Make-in-India campaign will help in boosting economic growth, in job creation and revival of investment cycle in Asia's one of the largest economy. This study will attempt to study the objectives and the efforts being made by the Indian Government. The study will also assess the initiative, bottlenecks and effectiveness of Make in India campaign and the achievements so far.

Introduction

Make in India means to encourage foreign investment that brings the latest technology, broadens the realm of knowledge, and infuses research and development within the country.

In 2013, India was in a severe economic crisis when the emerging market had crashed and the growth rate had fallen drastically. The global investors were contemplating their investment in India.

Prime Minister NarendraModi launched the 'Make in India' program amidst the crisis situation on 25th September 2014, which aimed at attracting foreign companies to set up factories in India and invest in the country's infrastructure.

Vision

The 'Make in India' campaign aims at promoting India as a destination of foreign investments and a pivot for manufacturing, design, and innovation globally. The 'Make in India' initiative does not only target the manufacturing Sector but also aims at promoting entrepreneurship in the country.

This initiative further aims at creating a favourable environment for investment, modern infrastructure, opening up new sectors for foreign investment, and establishing a partnership between government and industry through a broader outlook.

The manufacturing sector currently contributes to 15% of the country's GDP. The action plan of the mission is to raise the contribution to 25% of the GDP by 2020.

Symbol

A lion with a body made up of clogs inspired from the Ashoka Chakra Symbolizes the mission. The lion on the prowl in the logo stands for strength and power and the wheels on the body of the lion signify development and progress. Through this mission, the government took a big step to reduce the level of unemployment faced by the youth of the country.

This campaign was launched a day after the Mars Mission when the PM had to go on his first visit to the USA. The aim of launching this campaign was to raise the level of the manufacturing sector in India, which will definitely boost the Indian economy.

Guidelines and Policy for Make in India

The government laid new Guidelines to start the mission successfully. The main objective of the Guidelines was to sanction the projects that are approved by state governments. Some Guidelines are like:

1. Reduce paperwork required for establishing companies.
2. Minimize the time required for government approvals.
3. Abolish the Corporate Social Responsibility (CSR) from the project cost.

Policies have been made for convenient transfer of funds while switching jobs anywhere in the country. A cell was dedicated to responding to the queries for business entities through a web portal.

Sectors That Were Identified Under The 'Make In India' Mission:

There are twenty-five Sectors that were identified under this mission. It includes Automobile, automobile parts, aviation, biotechnology, chemicals, construction, defense production, electrical machinery, electronic systems, food process, IT and BPM, leather, entertainment and media, mining, oil and gas, pharmaceutical industry, shipping, railways, renewable energy, roads and highways, space, textiles and garments, thermal power, tourism and hospitality, wellness.

Benefits and Criticism

Labour and natural resources are available in plenty in India and that Makes it a preferred manufacturing destination. More job opportunities can be provided for the huge population.

The manufacturing Sectors will not only boost the trading Sector but also increase the GDP of the Indian economy. The opening of factories will contribute to the development of the rural sector.

This highly beneficiary initiative faces several challenges like rigid labour laws, red tape at providing environmental clearance for big projects, poor technology, and transportation system.

The increase in production leads to the growth in the economy of any country. Make in India campaign will provide a platform for many small entrepreneurs to grow and employment to a huge population. The investments coming from foreign companies and growth in the manufacturing sector can raise the bar of the Indian economy.

Is There Any Disadvantage Associated with the Concept of Make in India?

Every concept has some advantages and disadvantages associated with it. The Make in India concept is no exception as well. Since the campaign of Make in India demands a lot of industrial sectors and the development of technologies, the agricultural sector will be neglected because most of the Indian population earns their livelihoods through it. The development of industrial Sectors demands a lot of plots, water, and other natural resources. Currently, India is not in the position to allow the unnecessary depletion of natural resources in order to develop industrial Sectors.

Since plots are highly required in order to establish a particular industrial Sector, the industrialists will use the lands that are available for agricultural purposes. Moreover, the journey of the common business people and entrepreneurs will be halted.

With the development of industrial Sectors, the necessity to seek help from franchisees will also increase due to the requirement of funds. Only international private Sectors can arrange for a huge amount of funds to invest in and it will contradict the goals of the campaign itself. Also, there is a chance of increased pollution due to the development of industrial Sectors.

What is the Primary Importance of the Make in India Campaign?

The campaign can prove to be highly important for the growth of India as a country. To cope up with work pressure, the various industrial Sectors recruit young aspirants who are talented and in need of urgent jobs. The campaign will help India to build a strong reputation all over the world as a manufacturing hub and a lot of international private Sectors will show their interest to manufacture their own products in India. A lot of people will get the opportunity to develop their skills depending on the market trends as well.

But, to make the campaign even more successful, the government needs to take special care of the other Sectors apart from chemicals and aviation. A lot of research projects are undertaken by researchers in the field of chemistry and aviation. But the Make in India campaign is not particularly successful in terms of building the reputation of an efficient manufacturing hub.

What are the Major Challenges that should be Taken Care of in order to Make the Campaign Successful?

In order to Make a particular campaign successful, a lot of difficulties and issues should be addressed at the same time. India is a country where various political debates take place at times and this usually impacts the Industrial Sectors. A lot of people in India do not have the basic education that is needed to develop their skills and contribute to various kinds of industrial Sectors.

The people of India often face difficulties to carry out their tasks properly due to insufficient power supply. The infrastructure of various Industrial Sectors in India is not really developed and this hampers the workflow. The people of India often face other challenges as well like poor drainage systems in order to flush out the toxins of the factories. To Make any particular campaign successful in India, the government must take remedial steps at once.

Conclusion:

It is highly important for the students and the common people to remain updated about the latest occurrences that are taking place and are considered highly important in terms of the growth and development of the nation. The students who are appearing for their class examinations may need to answer some questions regarding this topic.

The students are often asked to deliver a speech on one of the important topics like this. They are often asked to write essays. In order to write a particular essay, the students need to have at least some basic information on the topic. To know more about such campaigns, the students should build the habit of reading newspapers and following the latest blogs and articles published on the websites.

A role of research and innovation towards green mobility solutions in India. : An analytical study of start-ups of two-wheelers eligible for Production linked Scheme

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Abstract :

Research and innovation serve as engines for expansion and globalisation. Innovation and "start-up" have a close and significant relationship. Both terms are currently in style. The global ecosystem is shifting in favour of sustainability. Since transportation is a major source of GHG emissions, sustainable and environmentally friendly changes are required for mobility. Each nation is developing effective strategies to create a green ecosystem. Huge sums of money must be invested, and research and innovation projects must pass feasibility and viability evaluations. The same has strong technological and financial support in the developed economies. India is still in the early stages of research and innovation in the electric vehicle market. This article examines the role of innovation and the range of research in the fields of battery technology, enabling infrastructure, and the design and engineering of electric vehicles. This essay discusses the benefits and drawbacks of production-linked schemes for start-ups and how they affect their performance in India. In the context of India, this essay examines modern practises and the research environment. In the areas of battery technology, supporting infrastructure, and car engineering, the article examines the role of start-ups and innovation. This essay explores the need for EV technology advancements and outlines the shortcomings of current EV innovations.

Introduction:

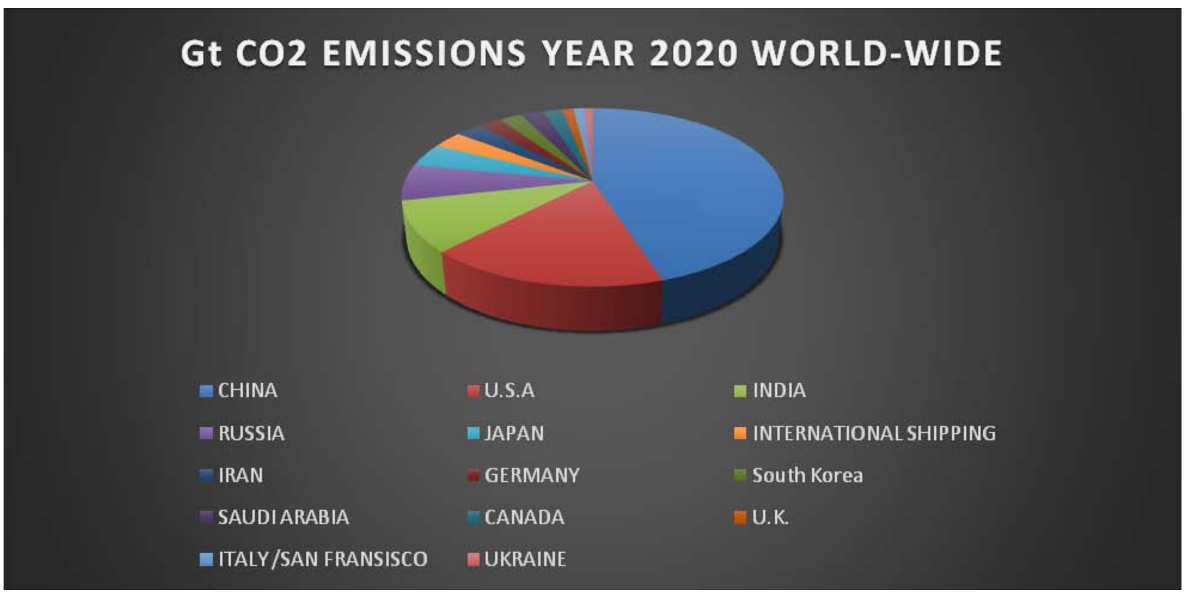
Due to its low operating costs, zero emissions, and environmental friendliness, electrical vehicle (EV) technology is essential in today's society. The reliance on Internal Combustion Engine (ICE) vehicles powered by fossil fuels and a substitute mainline transportation system in developed nations may have decreased as a result of EV. In terms of well-to-tank and tank-to-wheel fuel efficiency comparisons, the EV has an overall efficiency of 77% while the ICE only has 13%. This demonstrates how much more efficient EVs are than ICE vehicles. At global level EV Technology is still evolving and passing through research phase. The global Automakers are working on improving battery life and efficiency. They are exploring for Advanced and Next Generation Technology for Sustainable Mobility. The new battery technology is still in its early stages and has not yet made a breakthrough.

India is the fifth largest automobiles market in the world, with 3.82 million units sold in 2019. It is expected that factors such as growth in urbanization, increase in per capita income and improvement in economic indicators would increase the demand for vehicles going forward. Historically, conventional technologies such as petrol and diesel have dominated the fuel type in the total vehicle population (conventional vehicles accounted for 97% of total vehicle sales in FY19). However, it is imperative that a growing share of conventional vehicles in the overall passenger automobile mix, would lead to rising imports of oil thereby aggravating the energy security concerns, increasing the risk of exposure to oil price fluctuations in future and leading to a consequential growth in GHG emissions. The use of Electrical Vehicles (EVs) – which have an air pollutant emission level of zero, has emerged as the most promising alternative transportation method. The transition towards Electric Vehicles (EVs) is one of the most promising pathways to increase energy security, reduce oil imports, lower carbon emissions, and improve air quality in Indian cities. The Government of India has identified electric mobility as one of the key focus areas for development. Currently, the overall share of electric vehicles and low-carbon road transport technology in total vehicle sales in the country is less than 1%. Although, several policy measures have been taken to increase adoption of clean mobility in India, however, the country is still awaiting for EVs becoming main stream.

In 2015, India signed the historic Paris climate agreement along with more than 170 nations, marking a significant step that brought together developing and developed nations in combating global warming by cutting down on greenhouse gas emissions. At COP21, India had pledged to reduce its carbon footprint by 33-35% by 2030 below 2005 levels. It has also pledged to increase the share of non-fossil fuels-based electricity to 40 per cent by 2030. Considering the same, it is high time to switch to alternative fuel options to minimize air pollution and rising crude oil import bill of the country so that we can meet our commitments at the global level. The transport sector in India is the largest user of oil and second largest source of CO2 emissions worldwide. India has seen a rapid increase in adoption of automobiles since the last ten years. Currently, Indian transportation sector accounts for one-third of the total crude oil consumed in the country, where 80% is being consumed by road transportation alone. It also accounts for around 11% of total CO2 emissions from fuel combustion.

Fossil CO2 Top Emitting Countries 2020	
COUNTRY	Gt CO2 /2020
CHINA	11.7
U.S.A	4.5
INDIA	2.4

RUSSIA	1.7
JAPAN	1.1
INTERNATIONAL SHIPPING	0.8
IRAN	0.7
GERMANY	0.6
South Korea	0.6
SAUDI ARABIA	0.6
CANADA	0.5
U.K.	0.3
ITALY /SAN FRANSISCO	0.3
UKRAINE	0.2
Data expressed in Gt CO2/year	



The Emissions Gap Report (EGR) 2021: The Heat Is On shows that new national climate pledges combined with other mitigation measures put the world on track for a global temperature rise of 2.7°C by the end of the century. That is well above the goals of the Paris climate agreement and would lead to catastrophic changes in the Earth's climate. To keep global warming below 1.5°C this century, the aspirational goal of the Paris Agreement, the world needs to halve annual greenhouse gas emissions in the next eight years.

he Intergovernmental Panel on Climate Change (IPCC) was set up by the World Meteorological Organization (WMO) and the United Nations Environment Programme (UNEP) to provide an objective source of scientific information on climate change. In 2013, the IPCC provided a globally peer-reviewed report about the role of human activities in climate change when it released its Fifth Assessment Report. The report was categorical in its conclusion: climate change is real and human activities, largely the release of polluting gases from burning fossil fuel (coal, oil, gas), is the main cause. (UN REPORTS ON CLIMATE CHANGE)

The UN reports indicates that though countries have set carbon neutrality targets and framed green circular economic policies , much more to be expected for carbon mitigation.

2. Literature Review

Research is currently being conducted in two important and current areas: electric vehicles and renewable energy production.

1. (M.N., 2020) has studied barriers of electric vehicle penetration in india and lack of charging stations was found problem in early adoption.The study used a qualitative approach using the system of innovation as its framework and obtained data from various experts involved in the EV sector. The results from the study showed how the deployment is hindered by unavailability of land, a stable grid connection and the goverments incompetency. Ride sharing companies and PPP's were identified as possible ways of catalyzing the infrastructure.

2. (Vedant S., 2021)has reviewed the policies, strategies, and technical considerations for developing EVs, by analysing both the Indian EV market and the global evolution of EVs. This study also considered the development and research status of EVs in India. In addition, the current deployment of EVs in India, together with the challenges and opportunities within this sector, was explored and a strength weakness opportunity and challenges (SWOC) analysis performed. This study will encourage policy makers, government and businesses to incentivize the deployment of EVs in India in order to reduce greenhouse gas emissions.

3. (Venkatarangan M.J., 2022)focuses on the Indian market, as in India EV sales growth has tripled in recent days, and some major factors that hurdle the growth of EVs. Further, the study discusses the recent research and innovative commercial projects related to charging infrastructure, battery energy storage, and energy management technologies that require advancement at an affordable price and convenience equal to the ICE vehicles. Finally, the study ends with outlooks of various electric vehicle technology and their advancement. The discussion in the work tends to identify the needs and develop an advanced EV technology model that best suits the Indian public for sustainable development

3. INDIA'S GREEN INITIATIVES TOWARDS URBAN MOBILITY

Indian Government is keenly interested in implying green economic policies after signing Paris Treaty.The vision and plans are crystal clear and introduced step by step; India has started with FAME-I POLICY FROM 2015-2016

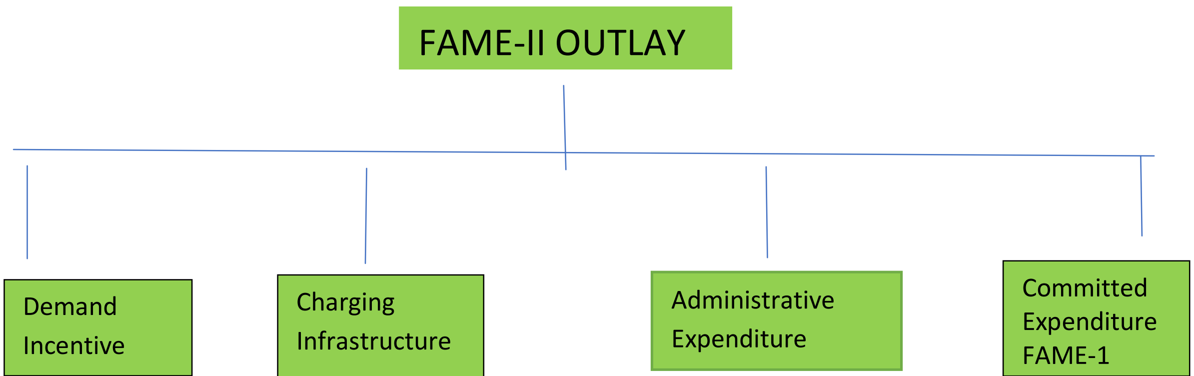
1.Phase 1 of the scheme was initially launched for over a two-year period starting from FY 2015-16 to FY 2016-17 with an overall outlay of INR 795 Cr. The scheme was later extended four times for six months each with additional outlay of INR 100 Cr. The funds were used to provide direct subsidy to the EV buyers. Along with direct subsidy, grants for specific projects under pilot projects were sanctioned along-with financial support for R&D/technology development and public charging infrastructure. Under the FAME-I scheme, 465 buses were sanctioned to various cities/states.

Although the FAME I scheme failed to utilize the overall amount of sanctioned funds, it has provided the necessary impetus for future uptake of electric mobility in Indian market. Out of total outlay 41% of fund was utilized under this scheme.

2.FAME Phase II In March 2019, the MoHI&PE notified FAME –II scheme with an increased outlay of Rs 10,000/- crores, which includes a spill over of Rs 366 Cr from FAME-I. FAME-II scheme has been made applicable from FY 2019-20 till FY 2021-22 and aims to leverage the buzz created by FAME I to boost the uptake of EVs in the country. The scheme is majorly focused on providing suitable incentives to buyers since 86% of the scheme outlay is reserved for demand incentive for purchase of EVs. The scheme aims to support sale of ~ 1.56 Mn vehicles across all categories. The overall outlay is segregated into four categories:

The current utilization of funds under FAME-II is at an abysmally low level (less than 1%). There are issues and concerns around FAME-II which needs to be addressed by policymakers to achieve results envisaged under the scheme.

Areas covered under FAME-2 Policy (2019-2020)



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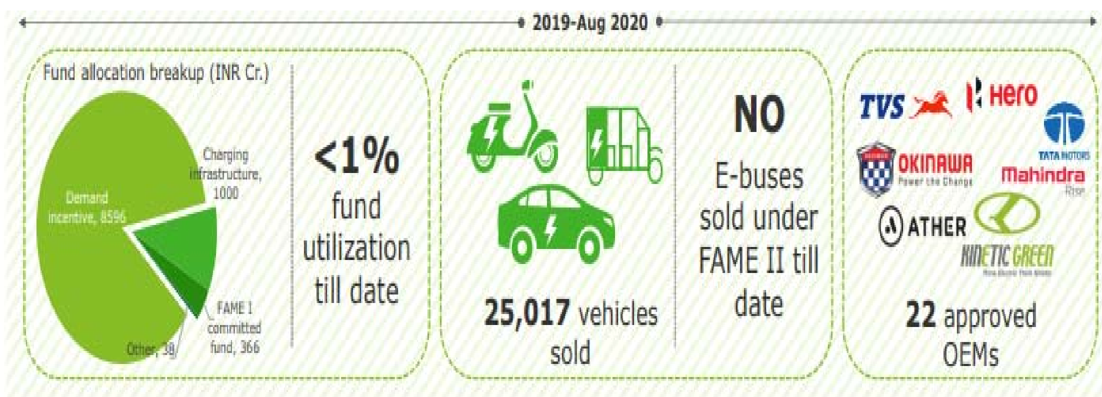

The above data clearly indicates that only 1% of total allocation is utilized till date which clearly indicates that we are good at policy making but lacking on the part of Execution. As compared to 1st policy less vehicles were sold in 2nd phase clearly shows curtailment in demand side also. The new OEMs are approved under PLI and Tax Wavier schemes.

3.Government of India had notified the **National Electric Mobility Mission Plan** 2020 which seeks to enhance national energy security, mitigate adverse environmental impacts from road transport vehicles and boost domestic manufacturing capabilities for Electric Vehicles. In addition to this, the Government has notified Phase-II of Faster Adoption and Manufacturing of Hybrid and Electric Vehicles (FAME) scheme to stimulate the market of EVs in the country, de-licensed the charging infrastructure business and specified guidelines & standards for charging infrastructure for electric vehicle thereby opening up the market of public charging infrastructure & ensuring a roadmap for development of charging infrastructure, and introduced various financial incentives to reduce upfront cost of EVs and charging infrastructure.

The initiatives taken under State EV policies are commendable, however proper implementation and operationalization of the policy measure would govern the success of EV uptake in India.

4.Central -State Duo Policy

State governments are also working tirelessly to encourage a quicker uptake of EVs in India, alongside the Government. Governments of about 20 Indian states, including Delhi, Gujarat, Goa, Maharashtra, and Rajasthan, have already developed either a draught or final state level EV policies in an effort to enhance the penetration and acceptance of battery electric vehicles (BEVs). While the goals of each state-level policy will differ, some frequent ones include addressing air quality problems, aiding in the mitigation of climate change, lowering reliance on oil imports, and fostering the growth of the EV industry.

5.PLI Scheme for Auto Sector

In September this year, the Union Cabinet approved a Rs 26,058 crore production-linked incentive (PLI) scheme to accelerate domestic manufacturing of electric and fuel cell vehicles and drones in India. As per government's estimate the scheme would attract Rs 42,500 crore in fresh investment in the automobile and auto components industry over five years. The government has allocated Rs 25,938 crore for the automobile sector and remaining Rs 120 crore or the drone sector.

Last year, ET reported that Indian companies specialising in manufacturing of electric two- and three-wheelers were left out of the PLI scheme owing to the high qualification criteria.

Conditions for availing PLI scheme

To be eligible for the recently announced Rs 25,938 crore PLI scheme to promote the production of battery and hydrogen fuel cell vehicles, the government requires an automaker to have group-level revenue of at least Rs 10,000 crore and have made a minimum investment of Rs 3,000 crore in fixed assets, such as a factory. Both requirements are easily met by reputable producers of conventional automobiles including Bajaj Auto, TVS Motor, Tata Motors, and Mahindra & Mahindra. New competitors like Ola Electric would also be eligible. However, the majority of specialised EV manufacturers are little, and several, like Hero Electric, Ather Energy, and Kinetic Green, are start-ups.

The Minister of Information and Broadcasting stresses the importance that the PLI scheme will work together with the FAME II (Faster Adoption and Manufacture of EVs) scheme, to meet all requirements of the electric vehicle ecosystem. Naturally, the reaction from the auto sector, especially those involved in the electric vehicle segment, has been encouraging.

Commenting on the announcement, Naveen Munjal, MD, Hero Electric said, "The recent announcements by the Government of India over the last few months have helped propel the EV industry onto its next level. The earlier push through amendments to FAME II and added revisions by various states have been absolute game changers in bringing down the prices of EVs. With this announcement of allocating a total of Rs. 26,000 crore to encourage and push adoption of cleaner mobility and technologies, this sector is poised to grow exponentially from here on. The outlay for OEM makers and other incentives on manufacturing auto components that help making transportation cleaner will encourage investments and further drive localisation. This will further help bring down the cost of manufacturing thereby benefiting the consumer, the industry and the environment. Hero Electric supports the government's initiative and looks forward to leading the new phase of electric mobility in the coming years."(car & bike magazine)

The above statement clearly indicates that robust circular system for innovation and research is visualized for long term. India will generate green and sustainable start-ups in field of renewable energy generation and storage, battery production and building infrastructure and automobile engineering.

4. Current Start-ups and penetration in EV Two-Wheelers Segment (2021)

Asincentives and subsidies and tax wavier policies announced by Government during different periods, many automakers are induced and entered in EV segment. The urban mobility requirement and demand linked incentives and social awareness among society has added new colour to this initiative. The growth is slow and is expected to accelerate with robust eco system for faster deployment Electric Vehicle.

Top Electric Two-Wheeler Companies by Their Market Share

Name	Market Share (FY21)	No of Dealers in India	No. of Models
Hero Electric	36%	600+	10
Okinawa	17%	550	7
Ampere	14%	300	8
Ather	11%	15	2
Revolt	4%	11	2
Bajaj	4%	2	1
Benling	3%	52	4
TVS	2%	2	1

Leading Start-ups in Two-wheelers Segment

- **Ather Energy**

Ather Energy is leading from the front in the electric two-wheeler manufacturing. Two IIT graduates- Tarun Mehta and Swapnil Jain founded this company in 2013. It is a Bengaluru based electric vehicle startup. Founders of Flipkart invested a seed capital of $1 million in December 2014. Its range of products includes Ather 450, Ather Grid, Ather Space, and its latest model, Ather 450X is revolutionizing the two-wheeler industry.

And, Hero Motor Corp has a stake of 34.6 percent in Ather Energy, and it is the largest shareholder in Ather. Ather recorded its highest monthly sales in March 2021, and this was the first time they recorded a 4-digit sales figure.

- **Ampere**

When the electric vehicle industry was at its initial stage, Hemalatha Annamalai came with her first electric vehicle startup in 2007. Ampere Electric is the initiative she took to create vehicles for differently-abled people. The product offered by the Ampere Electric includes electric cycles, scooters, and trolleys. The legend Ratan Tata has also invested in this startup. It has 350+ service centers across India. V48 and Magnus are an exceptionally astonishing product of the startup.

Lower-range vehicles with a top speed of less than 25 kmph contribute to the majority of Ampere sales. In February 2021, Ampere signed a Memorandum of Understanding with the Government of Tamil Nadu.

- **Okinawa Scooters**

This EV startup that launched its lite two-wheeler scooter at Rs 59,990. The company has earned a revenue of 200 in the fiscal year 2018-19. ARAI has provided a certificate to the company for building FAME-II standard products.

In the last two years, FY2019 and FY2020, the company was able to achieve sales of >10,000 units for the high-end model, however, Okinawa sold only 6,975 E2W in FY2021.

- **Revolt Motors**

In 2019, Rahul Sharma, another co-founder of Micromax, helped launch Revolt Motors. In addition to having locations in more than 25 Indian cities, it has a manufacturing facility in Manesar, Haryana. The bikes made by Revolt Motors asserted to have travelled more than 20 crore kilometres on Indian highways.

Revolt uses a ground-breaking, first-of-its-kind in India business concept called MAAS - Motorcycle-as-a-Service. Customers'needs to pay a set monthly charge under the MAAS plan, which is INR 2,999 for RV300 and INR 3,499 or INR 3,999 for RV400 (as it offers two monthly plans).

Two months after its launch, Revolt started receiving subscriptions for two of its models and within the last half of FY20, the start-up registered a total of 1,062 new subscriptions. In FY2021, it had registered total sales of over 1,700 units. In April 2021, RatanIndia invested US$20.6 million, acquiring a 50% stake in Rebellion.

5.Sustainable Green Start-ups for future

Here, "sustainable" refers to long-term profitable, environmentally friendly, and operationally feasible enterprises. Innovation, a customer-centric strategy, and efficient cost-revenue management are key components for start-up success. Future corporate methods must be in line with environmental friendliness.

The above message is provoking Research and Innovation. As a chair person of NITI AYOG , Shri Narendra Modi has clearly envisaged self -reliance (self-employed) and pushing potential and creativity of young and future generation.

5.1 Atal Innovation Mission (AIM)

Innovation Mission Atal Innovation Mission (AIM) is Government of India's flagship initiative to create and promote a culture of innovation and entrepreneurship across the length and breadth of our country. AIM's objective is to develop new programs and policies for fostering innovation in different sectors of the economy, provide platforms and collaboration opportunities for different stakeholders, and create an umbrella structure to oversee the innovation & entrepreneurship ecosystem of the country.

Atal Incubation Centres

To create an ever-evolving ecosystem of start-ups and entrepreneurs, Atal Innovation Mission has been establishing business incubators called Atal Incubation Centres, also known as AICs, at universities, institutions and corporates among others. These business incubators are institutions that are geared towards speeding up the growth and success of start-ups and early-stage companies by providing technological facilities and advice, initial growth funds, network and linkages, co-working spaces, lab facilities, mentoring, and advisory support. By establishing Atal Incubation Centres, AIM hopes to achieve.

5.2Electrifying Starts-ups coming soon

The result of Atal Innovation Mission was very promising and many projects were selected and received grant under this scheme. This shows overall development and research system has initiated and future generation is involved in building sustainable societies. The most promising start-ups in areas of Electric Vehicle and Battery production are as under:

1.Cell Propulsion

This is an electric mobility company based in Bangalore, India that designs and develops electric power trains and autonomous electric mobility solutions for multiple modes of transportation. Societal Relevance Cell Propulsion integrates all the critical attributes of Smart, Electric Mobility, to provide economically viable EV solutions for Intra-city Commercial Vehicle Fleets ranging from 1.5ton LCVs to 20ton Buses and Trucks which aims at Zero Emissions, Zero noise, Zero congestion, Zero accidents. Major achievements/Awards/Recognitions

Conducted Pilot with WRI and BMTC (Bangalore)

Electrification of Public Transport: OEM Perspective on e-Mobility

Winners of UNIDO's FLCTD Challenge - that facilitates identification of innovative low-carbon technologies in India and provides financial support up to US $50,000 for validation and commercialization

2.Minimines Cleantech Solutions

This firm is working towards recycling of Li-Ion batteries. With focus on Unified Method to simplify the process of recycle of Li-ion batteries, A cost effective model and eco friendly in nature. Societal Relevance Helping the society by recycling the Li-ion batteries, disposal of which is a big issue for the society

3.InGO e-scooter

InGO's effective micro mobility solution helps you travel anywhere faster, safer & seamlessly. InGO e-scooter has been carefully designed to help commuting feel like a breeze while also paying close attention to the demands of factories, airports, hotels and apartment complexes as well. InGO's not one, but three smart e-scooters are designed to provide riders with the best experience imaginable. inGO Mini, inGO Flee and inGO Tron are each designed for different situations so that you don't lose out on the most important part - having a joyful ride.

Societal Relevance

Given the vehicle's easily adoptable frame and platform, the vehicle serves: ● Rural India where fishermen, milkmen, farmers need to carry their items through rough terrain ● Indian Army and Police where patrolling demands sturdy vehicles and high load carrying abilities

4.Hulikkal Electro India Pvt. Ltd.

Hulikkalwas incorporated in June, 2012 and is India's first Lithium-Ion battery technology based manufacturer of electric vehicles with a state of the art manufacturing facility and corporate office located at Coimbatore, Tamil Nadu. Hulikkal entered the Electric Vehicles market after 4 years of extensive research in Electric Bicycles and Scooters segment with its wide range of premium products. Hulikkal believes in an inclusive growth philosophy encompassing all the stakeholders – the environment, the company, its employees, suppliers, dealers and customers. We are an innovation driven company and intend to have Sales and Service partners across the country and become leading players in all segments that we are present. We have aligned ourselves with a vision based on an ecological and a socially responsible framework with the idea of becoming a green, clean, economical and a 'Zero Pollution' transportation service provider through its wide range of Electric Vehicles. Societal Relevance In todays world Electric Vehicles are most relevant to the society as they do not use any fuel , they also cost less and have zero maintenance Electric Cycles also promote fitness as they help non cyclers to take up cycling, E Cycles are also used for commutation, Recreation and for Fitness. E Cycles are the lowest cost method of motorised mobility, most sold electrc vehicles globally, electric bicycles are used not only by individuals but also by business for deliveries, and for shared mobility in crowded cities

Major achievements/Awards/Recognitions

● Awarded 4 Guinness World Records for Longest Distance travelled on an electric bicycle.

● First Company in India to get ARAI Approval for E Bikes and First in the Country to launch E Bikes with Lithium Ion Batteries.

● Received grant from EDII, TN

6.Conclusion

The above discussion clearly paves path for future mobility solutions. The government, Auto Makers and Public at large requires active participation to make EVs main stream. The future urban mobility will go through change and unitedly we will conquer sustainable and eco-friendly mobility options. There is still scope for research in areas of solar PVC module and charging station technology. At India level one green wave initiated and will boost towards green ecosystem. There are many gaps in policies framed by Government , still charging infrastructure and public awareness is lacking. There are many areas left untouched to make EV main stream in India. The direction and positive execution in different fields will make future electric!

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ROLE OF RESEARCH AND INNOVATION

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➢ABSTRACTS :

Research is "creative and systematic work undertaken to increase the stock of knowledge". It involves the collection, organization and analysis of evidence to increase understanding of a topic, characterized by a particular attentiveness to controlling sources of bias and error. These activities are characterized by accounting and controlling for biases. A research project may be an expansion on past work in the field. To test the validity of instruments, procedures, or experiments, research may replicate elements of prior projects or the project as a whole.

Research has been defined in a number of different ways, and while there are similarities, there does not appear to be a single, all-encompassing definition that is embraced by all who engage in it. Research in simplest terms is searching for knowledge and searching for truth. In a formal sense, it is a systematic study of a problem attacked by a deliberately chosen strategy which starts with choosing an approach to preparing a blueprint (design) and acting upon it in terms of designing research hypotheses, choosing methods and techniques, selecting or developing data collection tools, processing the data, interpretation and ends with presenting solution/s of the problem.

➢INTRODUCTION :

Original research, also called **primary research**, is research that is not exclusively based on a summary, review, or synthesis of earlier publications on the subject of research. This material is of a primary-source character. The purpose of the original research is to produce new knowledge, rather than to present the existing knowledge in a new form (e.g., summarized or classified). Original research can be in various forms, depending on the discipline it pertains to. In experimental work, it typically involves direct or indirect observation of the researched subject(s), e.g., in the laboratory or in the field, documents the methodology, results, and conclusions of an experiment or set of experiments, or offers a novel interpretation of previous results. In analytical work, there are typically some new (for example) mathematical results produced, or a new way of approaching an existing problem. In some subjects which do not typically carry out experimentation or analysis of this kind, the originality is in the particular way existing understanding is changed or re-interpreted based on the outcome of the work of the researcher.

Scientific research is a systematic way of gathering data and harnessing curiosity. This research provides scientific information and theories for the explanation of the nature and the properties of the world. It makes practical applications possible. Scientific research is funded by public authorities, by charitable organizations and by private groups, including many companies. Scientific research can be subdivided into different classifications according to their academic and application disciplines. Scientific research is a widely used criterion for judging the standing of an academic institution, but some argue that such is an inaccurate assessment of the institution, because the quality of research does not tell about the quality of teaching (these do not necessarily correlate).

Innovation is the practical implementation of ideas that result in the introduction of new goods or services or improvement in offering goods or services. ISO TC 279 in the standard ISO 56000:2020 defines innovation as "a new or changed entity realizing or redistributing value". Others have different definitions; a common element in the definitions is a focus on newness, improvement, and spread of ideas or technologies.

➢ROLE OF RESEARCH IN THE HUMANITIES :

Research in the humanities involves different methods such as for example hermeneutics and semiotics. Humanities scholars usually do not search for the ultimate correct answer to a question, but instead, explore the issues and details that surround it. Context is always important, and context can be social, historical, political, cultural, or ethnic. An example of research in the humanities is historical research, which is embodied in historical method. Historians use primary sources and other evidence to systematically investigate a topic, and then to write histories in the form of accounts of the past. Other studies aim to merely examine the occurrence of behaviours in societies and communities, without particularly looking for reasons or motivations to explain these. These studies may be qualitative or quantitative, and can use a variety of approaches, such as queer theory or feminist theory.

➢ROLE OF THE ARTISTIC RESEARCH :

Artistic research, also seen as 'practice-based research', can take form when creative works are considered both the research and the object of research itself. It is the debatable body of thought which offers an alternative to purely scientific methods in research in its search for knowledge and truth.

The controversial trend of artistic teaching becoming more academics-oriented is leading to artistic research being accepted as the primary mode of enquiry in art as in the case of other disciplines. One of the characteristics of artistic research is that it must accept subjectivity as opposed to the classical scientific methods. As such, it is similar to the social sciences in using qualitative research and intersubjectivity as tools to apply measurement and critical analysis.

➢SUSTAINING VS DISRUPTIVE INNOVATION :

One framework proposed by Clayton Christensen draws a distinction between sustaining and disruptive innovations. Sustaining innovation is the improvement of a product or service based on the known needs of current customers (e.g. faster microprocessors, flat screen televisions). Disruptive innovation in contrast refers to a process by which a new product or service creates a new market (e.g. transistor radio, free crowdsourced encyclopedia, etc.), eventually displacing established competitors. According to Christensen, disruptive innovations are critical to long-term success in business.

➢GOALS AND FAILURES :

Programs of organizational innovation are typically tightly linked to organizational goals and growth objectives, to the business plan, and to market competitive positioning. Davila et al. (2006) note, "Companies cannot grow through cost reduction and reengineering alone... Innovation is the key element in providing aggressive top-line growth, and for increasing bottom-line results".

One survey across a large number of manufacturing and services organizations found that systematic programs of organizational innovation are most frequently driven by: improved quality, creation of new markets, extension of the product range, reduced labor costs, improved production processes, reduced materials cost, reduced environmental damage, replacement of products/services, reduced energy consumption, and conformance to regulations.

Different goals are appropriate for different products, processes, and services. According to Andrea Vaona and Mario Pianta, some example goals of innovation could stem from two different types of technological strategies: technological competitiveness and active price competitiveness. Technological competitiveness may have a tendency to be pursued by smaller firms and can be characterized as "efforts for market-oriented innovation, such as a strategy of market expansion and patenting activity."On the other hand, active price competitiveness is geared toward process innovations that lead to efficiency and flexibility, which tend to be pursued by large, established firms as they seek to expand their market foothold. Whether innovation goals are successfully achieved or otherwise depends greatly on the environment prevailing in the organization.

Failure of organizational innovation programs has been widely researched and the causes vary considerably. Some causes are external to the organization and outside its influence of control. Others are internal and ultimately within the control of the organization. Internal causes of failure can be divided into causes associated with the cultural infrastructure and causes associated with the innovation process itself. David O'Sullivan wrote that causes of failure within the innovation process in most organizations can be distilled into five types: poor goal definition, poor alignment of actions to goals, poor participation in teams, poor monitoring of results, and poor communication and access to information.

➢ORGANIZATIONAL LEVEL :

The measure of innovation at the organizational level relates to individuals, team-level assessments, and private companies from the smallest to the largest company. Measure of innovation for organizations can be conducted by surveys, workshops, consultants, or internal benchmarking. There is today no established general way to measure organizational innovation. Corporate measurements are generally structured around balanced scorecards which cover several aspects of innovation such as business measures related to finances, innovation process efficiency, employees' contribution and motivation, as well benefits for customers. Measured values will vary widely between businesses, covering for example new product revenue, spending in R&D, time to market, customer and employee perception & satisfaction, number of patents, additional sales resulting from past innovations.

➢POLITICAL LEVEL :

For the political level, measures of innovation are more focused on a country or region competitive advantage through innovation. In this context, organizational capabilities can be evaluated through various evaluation frameworks, such as those of the European Foundation for Quality Management. The OECD Oslo Manual (1992) suggests standard guidelines on measuring technological product and process innovation. Some people consider the Oslo Manual complementary to the Frascati Manual from 1963. The new Oslo Manual from 2018 takes a wider perspective to innovation, and includes marketing and organizational innovation. These standards are used for example in the European Community Innovation Surveys.

Other ways of measuring innovation have traditionally been expenditure, for example, investment in R&D (Research and Development) as percentage of GNP (Gross National Product). Whether this is a good measurement of innovation has been widely discussed and the Oslo Manual has incorporated some of the critique against earlier methods of measuring. The traditional methods of measuring still inform many policy decisions. The EU Lisbon Strategy has set as a goal that their average expenditure on R&D should be 3% of GDP.

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An Analytical Study on Legal Education in the context of NEP

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Abstract

"Education's purpose is to replace an empty mind with an open one." A fresh education policy with new objectives and long-term strategies for the welfare of kids from elementary school to higher education is implemented every few years. The most recent policy was unveiled in 1986, and the action plan followed in 1992. There will be a big improvement over NEP 2020. The researcher will discuss the goals of the New Education Policy, 2020 with regard to legal education in the first part of the research. The researcher discusses the NEP 2020 structure and objectives in the second part. In the third part, the researcher looks at the history of law as a profession, how it came to be, and how scientific advancements and cultural history have shaped it over time.In the end, the author considers how the law has been updated repeatedly to keep up with social advancements in science and technology and suggests that legal institutions should broaden the scope of their education systems to include new fields like genetics, artificial intelligence, and information technology.

INTRODUCTION

NEP stands for National Education Policy, a framework document defining the Indian government's vision for the future of education that was announced in 2020. A holistic and multidisciplinary approach to education is essential, with a focus on critical thinking, creativity, and innovation, according to the NEP 2020. The policy emphasises how critical it is to support inclusive education and lifelong learning.

With the passing of new legislation, modifications to the legal profession, and a rise in the demand for legal services, legal education in India has seen considerable changes recently. Legal education in India has seen changes as a result of the NEP 2020, with a focus on making it more interdisciplinary and research-oriented.

The NEP 2020 makes the integration of law with other academic fields such as economics, political science, sociology, and management a significant suggestion with regard to legal education. The goal of this is to provide students a more thorough grasp of the legal system and how it affects society.

The NEP 2020 also calls for the establishment of multidisciplinary universities and colleges that offer programs in law, humanities, and social sciences. This is expected to facilitate cross-disciplinary learning and research, and help produce graduates who are well-rounded and equipped to handle complex issues in the legal profession.

Another important recommendation of the NEP 2020 is the promotion of experiential learning in legal education. This involves providing students with opportunities to engage in practical, hands-on learning activities such as internships, moot court competitions, and legal aid clinics. The aim is to bridge the gap between theory and practice and produce graduates who are not only well-versed in legal concepts but also have practical skills.

The NEP 2020 also highlights the need for quality legal research and scholarship. It recommends the establishment of research centers and institutions that focus on legal research and provide support for legal scholars and practitioners.

Overall, the NEP 2020 represents a significant shift in the approach to legal education in India, with a focus on interdisciplinary learning, experiential learning, and research. It is expected to help produce graduates who are better equipped to handle the complex challenges of the legal profession and contribute to the development of a more just and equitable society.

NEP refers to the National Education Policy, which is a framework document released by the Indian government in 2020, outlining a vision for the future of education in India. The NEP 2020 emphasizes the need for a holistic and interdisciplinary approach to education, with a focus on critical thinking, creativity, and innovation. The policy also stresses the importance of promoting inclusive education and lifelong learning.

Legal education in India has been undergoing significant changes in recent years, with the introduction of new laws, changes in the legal profession, and the increasing demand for legal services. The NEP 2020 has also brought about changes in legal education in India, with a focus on making legal education more interdisciplinary and research-oriented.

One of the key recommendations of the NEP 2020 with respect to legal education is the integration of law with other disciplines such as economics, political science, sociology, and management. This is intended to provide students with a more comprehensive understanding of the legal system and its impact on society.

In addition, the NEP 2020 asks for the development of multidisciplinary universities and colleges that offer courses in the social sciences, humanities, and law. As a result, it is anticipated that cross-disciplinary learning and research will be made easier, and graduates will be better developed and prepared to manage challenging situations in the legal profession.

The enhancement of experiential learning in legal education is another crucial NEP 2020 recommendation. This entails giving students the chance to participate in real-world, practical learning experiences including internships, moot court contests, and legal aid clinics. The goal is to close the knowledge gap between theory and practise and generate graduates with both a theoretical understanding of the law and practical abilities.

II.Background

With the founding of India's first law school in 1855 and in response to the shifting demands of society and the legal profession, legal education has experienced major changes. The Bar Council of India (BCI) implemented the three-year LLB course in 1987, and it quickly rose to prominence as the norm for legal education in India. The need for reforming and improving legal education in India, as well as for better integrating it with other academic fields including the social sciences, humanities, and business, has grown in recent years.

NEP 2020 and Indian Law Education

Legal education is one of the many disciplines that must be included in a comprehensive and interdisciplinary approach to education, according to the NEP 2020. The strategy places a strong emphasis on the value of giving students a well-rounded education that encourages critical thinking, creativity, and innovation.

Bringing together law and other disciplines

The NEP 2020 acknowledges the connections between the Indian legal system and a number of other fields, including economics, political science, sociology, and management. As a result, the strategy encourages the inclusion of law alongside other academic fields. Students will be able to have a deeper grasp of the legal system and how it affects society as a result. Also, it will assist students in gaining knowledge and abilities in other subject areas that are crucial for legal practise.

Rethinking the current curriculum and creating new courses that bridge the gap between law and other disciplines are both necessary for the integration of law with other disciplines.

Multidisciplinary Universities and Colleges

Law, humanities, and social science degrees should be offered in multidisciplinary universities and colleges, according to the NEP 2020. Students will be able to pursue multidisciplinary studies and gain knowledge and abilities necessary for the practice of law as a result. Students will get a more comprehensive grasp of the legal system and how it relates to other subjects because to the interdisciplinary approach.

Significant infrastructural and human resource investments will be needed to launch interdisciplinary institutions and colleges. Collaboration and agreements amongst many institutions and stakeholders will also be necessary.

III.Experiential Education

Experiential learning is emphasised as being crucial in the NEP 2020 for legal education. Giving students the chance to participate in practical, hands-on learning activities like internships, moot court contests, and legal aid clinics is a key component of experiential learning. The goal is to close the knowledge gap between theory and practise and generate graduates with both a theoretical understanding of the law and practical abilities.

The development of practical abilities and competences necessary for legal practise depends on experiential learning. It is crucial for the growth of critical thinking and problem-solving abilities, both of which are necessary for successful legal practise.

IV. Opportunities in NEP 2020:Before NEP 2020 policy, there had been manychallenges in our educational system. Some ofthese challenges were:

- Fragmented University Ecosystem;
- Insufficient educational outcomes and cognitive
- skill development in students;
- Discipline separation that is rigid and
- uncompromising;
- Lack of quality higher education in socioeconomically disadvantaged areas;
- Poor autonomy of faculties and institutions;
- Faculty and institution leadership career plans
- and advancement are inadequate;
- Inadequate research grants in all fields;
- University's subordinate governance and
- leadership;
- Inadequate regulatory systems that stifle the
- expansion of outstanding and innovative
- institutions;
- Excessive partnerships with many universities

result in low academic achievement;NEP 2020 attempted to address these issuesusing a multidisciplinary approach. This policy isfounded on the pillars of "Access, Equity, Quality, Affordability, and Accountability," and it willhelp India become a flourishing knowledge hubwith new opportunities. This regulation allowsfor certain smooth transitions.

Thesemodifications are:

- Establishment of a higher education system
- consisting of large, multidisciplinary
- institutions;

- The transition from a demanding university
- curriculum to a diversified university education;
- Provide independence to faculty and
- institutions;
- Renovating curriculum, teaching methods,
- evaluation, and scholar support to improve
- student experiences;

V.CONCLUSION

In conclusion, it is important to note that the Ministry of Human Resource Development's new National Education Policy includes some much-needed revisions for the legal education field. By the advent of diverse undergraduate degrees, the higher education system has undergone a full transformation. The strategy itself addresses several facets of the educational system, and if it is carried out fully, the nation might experience significant development in the area of legal education. Speaking about legal education specifically, the aforementioned conditions in the policy proposal provide an outline of how the policy is centred on upholding respect for legal education while pursuing long-term objectives.In an evidence-based way, educational programmes for legal exams reflect the historical context of legal speculation, equitable norms, the purpose of law, and other pertinent content in suitable and acceptable socio-social contexts. The necessity for fundamental change in legal education cannot be disputed, and now that we have a progressive policy, the focus should be on its effective implementation. Much of the National Education Policy's legal education plan is entertaining to comprehend but unrealistic to implement since most of its many systems are like a castle in the sky. Although it alters things conceptually and intellectually, making them actual would be an extremely laborious task. To comprehend the topics of interest to it, the system should go forward in accordance with its spirit.

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Brand Preference of Tea Post in Junagadh City

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Abstract

Since the beginning of time, the spectacular drink known as chai has been enchanting people all over the world. According to one study, Indians consume roughly one quarter of all of the tea that is manufactured around the world each and every year. The reason for this is because it has a tremendously elevating influence on the mind, which is why it is so popular. This is evidenced by the astonishing expansion of the Tea Post, which saw its number of sites reach over 200 in the span of just the first decade of its existence. These days, Tea Post is one of the most well-known and well-respected chains of tea cafés in India. They provide over 15 unique kinds of chai, in addition to a wide range of mouthwatering appetizers, and this has helped them become one of the most popular. The primary focus of this investigation, "A study on Brand Preference of Tea Post in Junagadh district," led us to select the city of Junagadh as the study's sample. The research uses questionnaires as the primary data collection method. With a variety of advertising and technological ideas, as well as an increased emphasis on client participation, today's tea delivery services have been enhanced. The consumer is significantly impacted as a result of this. The researcher will attempt to comprehend the post-consumer preferences for tea brands in this research work.

Key words: Brand Preference, Tea, Advertisement, Technology, Brand Awareness1

1 Introduction:

Any name, term, design, style, phrase, word, symbol, or other element that sets one seller's goods and services apart from another is referred to as a brand. Another way that a brand sets one product apart from another is in the eyes of the consumer. Every one of its components, including the logo, color, form, letters, and images, serves as a psychological trigger or stimulus that links all other thoughts, we have about the brand to this one. Also, frequently regarded as brands include jingles, celebrities, and catchphrases. The term "brand" refers to the practice of manufacturers burning their mark (or brand) onto their products. The word "brand" is derived from the Old Norse "brand," which means "to burn." Italians are credited with being among the first people to utilize trademarks as paper watermarks in the 1200s. Nevertheless, this idea first appeared in mass marketing in the 19th century with the invention of packaged goods.

Even though Tea Post was founded in 2013, Mr. Darshan Dashani had the idea for the business for a very long period. During just three years, Tea Post went from having one location to having 50 locations thanks to his understanding of the market and his vision. After that, Tea Post went on a hyperdrive and opened its 100th location in 2017. Tea Post had a modest beginning, but today it is one of India's fastest-growing chains of tea cafés, operating in 40 cities across four states. After water, tea became popular somewhere in the North-Eastern regions of India and is currently the most consumed beverage worldwide. India is a nation of tea enthusiasts. And each one of them has a deep affection for Chai. Tea Post was created with the hopeof connecting with these tea connoisseurs and providing them with a wonderful Chai-drinking experience.

Founder of tea post (DarshanDashani)

On his trips abroad, he observed that everyone seemed to be quite at ease obtaining their daily breakfast and coffee from local cafés. At that point, he understood that this movement might be successfully introduced to India, albeit from an Indian perspective. Then he added Indian tea and traditional snacks to the menu, modified the options with an eye towards Indian food and beverage, and we were all ready for a revolution.

2.Literature review

Review 1

(**Keller, 2003**) The increased priority placed on branding by marketers in recent years offers an opportunity for consumer researchers to provide valuable insights and guidance. In particular, in highly competitive marketplaces, marketers often must link their brands to other entities, for example, people, places, things, or other brands, as a means to improve their brand equity. Understanding this leveraging process requires understanding consumer brand knowledge and how it changes from such associations. In this essay, I identify some promising and productive current research on this topic, and I suggest some important issues for future research. I conclude that adopting broader, more holistic perspectives that synthesize the multidimensionality of brand knowledge is critical to advance branding theory and practice, both in general and with brand leveraging in particular.

Review 2

(**Leek &Christodoulides**) The majority of the research expertise now available on brand management comes from business to consumer markets, especially those for fast-moving consumer goods. Branding for business-to-business transactions has gotten very little consideration in Due to the idea that industrial purchasers are unaffected by the emotional values associated with brands in academic literature. Because of this, branding in business-to-business marketing is still in its infancy. Principal Contribution In order to consolidate the literature and suggest a future study agenda for B2B branding, the current paper's goal is to critically analyses the previous research. To establish whether further refining is required, the models of both consumer and business-to-business branding must be analyzed and evaluated. It is essential.

Review 3

(Khan & Mukhtar, 2013) The cheapest beverage that people drink is tea, second only to water. Since ancient times, drinking tea has been seen as a practice that promotes health. There is scientific support for this view provided by current medicinal research. With each new study that is published in the academic literature, the evidence for the health advantages of tea use becomes more compelling. Since ancient times, people have grown the tea plant Camellia sinensis and utilized the leaves for medical purposes. The chemicals in tea, a widely consumed beverage, are now being discovered to have medical benefits. There is encouraging evidence that green tea helps prevent cancer in human, animal, and cell culture research. There is mounting evidence that black tea may have similar health benefits. Additionally, drinking tea has been proved to be beneficial for maintaining metabolic and and cardiovascular health, as well as for preventing a number of crippling human diseases. Numerous studies indicate that the polyphenolic chemicals in green and black tea have health benefits, especially in the prevention of atherosclerosis and coronary heart disease Additionally, tea drinking has been linked to numerous positive health impacts, including anti-aging, antidiabetic, and many others. There is growing proof that the main polyphenolic components of green and black tea, respectively, catechins and theaflavins, are what cause the majority of the physiological benefits of tea. The evidence supporting the association between tea intake and the prevention of chronic diseases including cancer and cardiovascular disorders as well as the promotion of general health is discussed in this article.

Review 4

(Krahe, Krahe, & Naumovski, 2021) Consumers' understanding of the possible health advantages of green tea has increased. Fueled the demand for green tea goods worldwide. This research looked on the impact of post-harvestNSW-grown Japanese-style green tea (Camellia sinensis var. sinensis) processing and storage, Australia. Material that has been harvested underwent processing for 6, 12, 18, or 24 hours at temperatures of0, 5 and 25 ◦C. Theanine, caffeine, and catechins, three specific green tea components, were identified. Utilizing UV detection and HPLC. The product's commercial worth and quality were assessed using Tool for the Quality Index (QI). Throughout all storage delays, there were observable reductions in constituent levels, with the temperature was lowered to achieve minimal quality preservation. Despite having aesthetic traits more equivalent to a semi-fermented tea, the green tea material held at 25 C for 24 h produced the most commercially valuable output. Traditionally, these visual traits are thought of as markers. However, QI-Tool scoring indicates that this raw material presents as a commercially advantageous source of food loss and waste. Of green tea damage and are discarded (FLW). The study's findings add to our understanding of the effects of post-harvest processing delays and storage on green tea quality and raise the possibility of creating a semi-fermented beverage from FLW that is both economically viable and valuable.

3 statement of the problem:

In this research statement of problem is " A study on brand Preference of tea post with special reference to junagadh city.

4.objective of the study:

✓ To know brand Preference of tea post.

✓ To know which type of drink or fast food mostly people prefer in tea post**.**

5. Research methodology

Sample size

114 respondents from people of junagadh city are taken into consideration as a sample.

Research design

Non-probability sampling is used random people who aware about teapost especially who are within the area of junagadh city.

Types of the study

Descriptive study

(It was chose to describe and reveal people Preference about tea post.)

Data collection

Both primary and secondary data about tea post in this study.

1 secondary data: This information was gathered from variety of sources, including articles,newspaper, articles from journals, and various websites.

2 primary data: This data is collected through close ended questionnaire via non-probability convenience sampling from the various age group and various occupation.

Limitations of the study:

✓ For a precise customer study, the sample number is too small.

✓ The results of the research could have been impacted by some respondents' skewed responses.

✓ Because there aren't many previous studies on the subject, respondents don't have time to peruse the entire questionnaire, which they fill out at random.

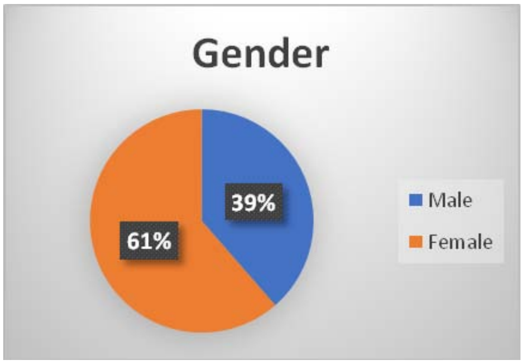
✓ It is challenging to pinpoint a significant connection with the consumers due to the sample's small size.

✓ By providing example answers, respondents attempted to avoid some statements.

Data Analysis &Interpretation

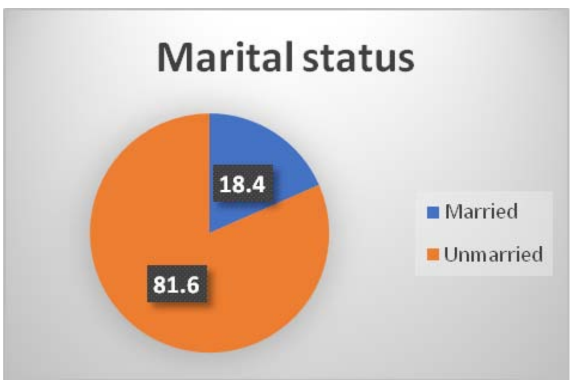
Basic detail about respondent

Graph no.1



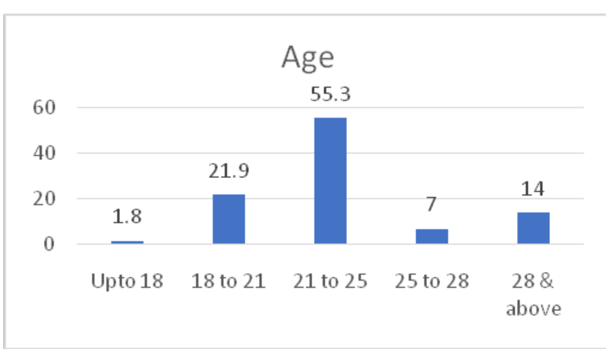
In above graph no.1 it is shows that a majority of 61% respondent are female and only 39% respondent are male. That means female are most of aware about tea post or visit of tea post.

Graph no.2



In above graph no.2 it is shows that a majority of 81.6% respondent are unmarried and 18.4% respondent are married. That means most of unmarried people prefer tea post.

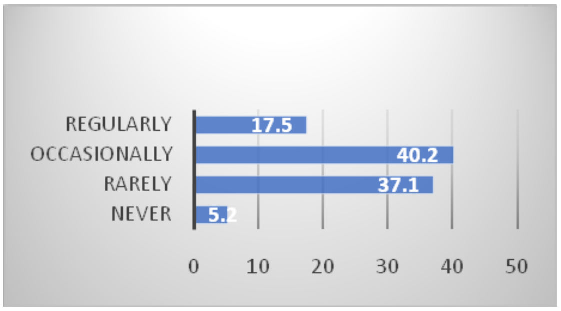
Graph no.3



In the above graph no.3 it is conclude that most of respondent at age of between 21 to 25 year. Almost 55% respondent are belong this group. Then second highest respondent are belong to 18 to 21 age group and then other up to 18, 25 to 28, 28 & above having 1.8%,7%, or 14% respondent.

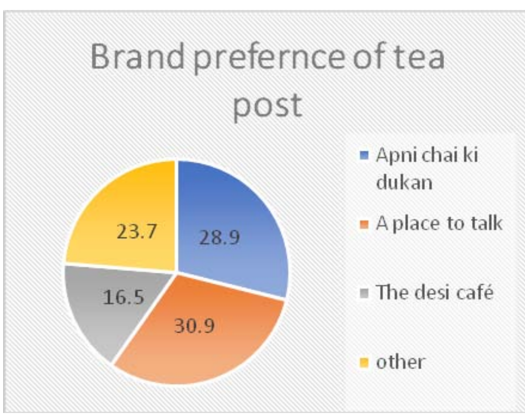
Graph no.4

Time duration of people visit tea post



Accoriding to graph no.4 majority of 40.2% respondent are occasionally visit to tea post. Second majority of 37.1%respondent are rarely visit to tea post. Then 17.5 % respondent are regurly vsit tea post .5.2% are respondent never visit tea post. That means in junagadh city pepole are not regurly visit of tea post.

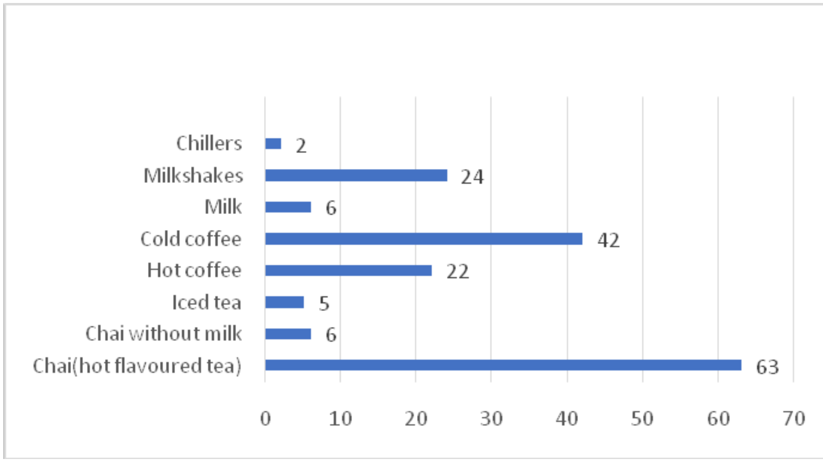
Graph no.5



As per observation graph no.5 majority of 30.9% respondent have selected A place to talk for visit tea post. Apni chai kidukan is second rank in 28.9%. Third most respondent are prefer the desi café to drink tea or coffee. Other brand are not popular in Junagadh city.

Graph no.6

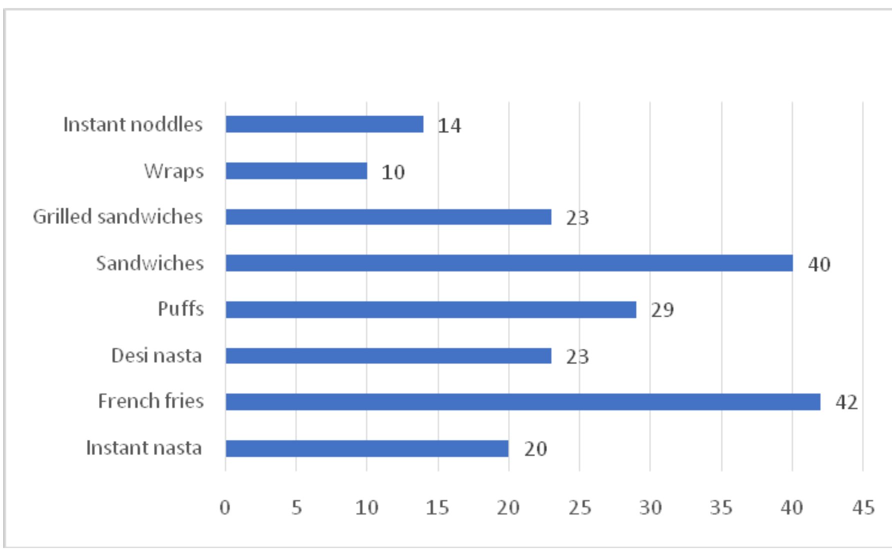
People most prefer drink in tea most



In above graph no 6. (63%) respondent are prefer Chai (hot flavoured tea) in tea post. Then 42% respondent are prefer cold coffee in tea post. That means people are mostly prefer chai (hot flavoured tea) or cold coffee in tea post.

Graph no.7

People most prefer fast food in tea post



In above graph no 7 more than 40% respondent are prefer french fries in tea post.40% respondent are prefer in tea post sandwiches.Then Puffs,Desi nasta or Grilled sandwiches prefer of 29%,23%or 23% are respondent.And Instant nasta,Wraps or instant noddles prefer by people in tea post of 20%,10%,14% are respondent.

Conclusion

In our survey, most of respondent were female or 80% respondent were unmarried or mostly 50% respondent from 21 to 25 age group. In this study it observed that 30% respondent were prefer in A place to talk or 28 % respondent were preferred Apni chai ki dukan.In this research most people prefer in tea post Chai (hot flavoured tea) or cold coffee. Most of people prefer French fries or sandwiches in tea post. As per observation most of female aware about tea post or mostly female visited the tea post. Mostly unmarried people prefer visit to tea post or mostly 21 to 25 age group visit to tea post. That means most of unmarried,female, or young generation visit to tea post. It observed that A place to talk, Apni chai ki dukan, the desi café, mostly prefer in Junagadh city other brand not preferred by people. In this study it conclude that today's tea post services has been improved with various innovative advertisement and technology idea's and increasing customer involvement.This is significant impact on customer.

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સુધારકયુગના સર્જકોનું ગુજરાતી નિબંધક્ષેત્રે પ્રદાન

-: સંશોધક :-

ડૉ. ખિમાણંદ જગમાલભાઇ કચોટ

●પ્રસ્તાવના:

સૌપ્રથમ આપણે 'નિબંધ' સંજ્ઞા અને વ્યાખ્યાની ટૂંકમાં સમજૂતિ મેળવવાનો પ્રયાસ કરીએ.

●'નિબંધ' સંજ્ઞા અને વ્યાખ્યા:

'નિબંધ' સંજ્ઞા વિશે જયંત કોઠારી પોતાના પુસ્તક 'નિબંધ અને ગુજરાતી નિબંધ' માં લખે છે કે;

" 'નિબંધ' શબ્દ સંસ્કૃત ભાષાનો છે, પરંતુ સંસ્કૃત સાહિત્યમાં એ નામનો કોઇ સાહિત્યપ્રકાર નહોતો. 'નિબંધ' શબ્દનો "(કોઇ પણ પ્રકારની) સાહિત્યિક રચના" એવો અર્થ સંસ્કૃત કોશોમાં નોંધાયેલો છે, પણ એ અર્વાચીન સમયનો છે. ગુજરાતી 'નિબંધ' શબ્દ અંગ્રેજી 'એસે' શબ્દના પર્યાયરૂપે યોજાયેલો છે અને અંગ્રેજી 'એસે' નામના સાહિત્યસ્વરૂપનાં મૂળ, ફ્રેન્સ લેખક મૉન્ટેઇનનાં રસળતી શૈલીમાં અંગતભાવે થયેલાં લખાણોમાં છે એ હવે જાણીતી વાત છે."(૧)

નિબંધ વિશે વિદ્વાનોએ આપેલી વ્યાખ્યાઓ જોઇએ;

"નિબંધ એટલે મનનો મુક્ત, રસળતો વિહાર, અનિયમિત પ્રકારની ને પચીને એકરસ ન થયેલી કૃતિ; નહીં કે નિયમબદ્ધ અને સુવ્યવસ્થિત રચના."

- ડૉ. જોન્સન

"નિબંધ લખવા જેવીતેવી વાત નથી. પોતાના મનની કલ્પના કાગળ ઉપર સંબંધ રાખી લખી જણાવવી તથા કેટલીએક બાબતોમાં વિદ્વાનોના મતો શોધવા પડે છે. તથા તેઓ પોતાના ગ્રંથમાં કેવી રીતે વાક્યયોજના કરી ગયા છે તે સર્વ જાણવું જોઇએ."

- 'જૂનું નર્મગદ્ય', પૃ.૫

ગુજરાતી સાહિત્યમાં નિબંધ સાહિત્ય સ્વરૂપના બીજ અર્વાચીન યુગના આરંભકાળે રોપાયેલા જોવા મળે છે. નિબંધનું સ્વરૂપ સુધારકયુગ, પંડિતયુગ, ગાંધીયુગ, અનુગાંધીયુગ, આધુનિકયુગ અને અનુઆધુનિકયુગ એમ દરેક યુગમાં સતત વિકસતું અને વિસ્તરતુ રહ્યું છે. પરંતુ અહીં આપણે સુધારકયુગમાં મુખ્ય સર્જકોએ ગુજરાતી નિબંધક્ષેત્રે કરેલા પ્રદાનની નોંધ લીધી છે.

●સુધારકયુગના સર્જકોનું ગુજરાતી નિબંધક્ષેત્રે પ્રદાન

૧)દલપતરામ (૧૮૨૦ - ૧૮૯૮)

▪જન્મ:-

દલપતરામ ડાહ્યાભાઇ ત્રવાડીનો જન્મ ઇ.સ. ૧૮૨૦ ના જાન્યુઆરીની ૨૧મી તારીખે વઢવાણમાં થયો હતો. તેમના પિતાનું નામ ડાહ્યાભાઇ ત્રવાડી અને માતાનું નામ અમૃતબા છે.

▪દલપતરામનું નિબંધક્ષેત્રે પ્રદાન:-

દલપતરામ પાસેથી 'ભૂતનિબંધ', 'જ્ઞાતિનિબંધ', 'પુનર્વિવાહ પ્રબંધ', 'બાળવિવાહ નિબંધ', 'શહેરસુધરાઇનો નિબંધ' અને 'પરદેશગમન વિશેનો નિબંધ' આદિ અતિ મહત્વના નિબંધો મળે છે.

દલપતરામે ઇ.સ. ૧૮૫૦ માં 'ભૂતનિબંધ' લખીને પોતાની ગદ્યલેખનની શરૂઆત કરેલી. તેમણે આ નિબંધ ગુજરાત વર્નાક્યુલર સોસાયટીએ યોજેલી એક ઇનામી નિબંધસ્પર્ધા માટે લખ્યો હતો. ભૂતપ્રેતને નામે ચાલતા પાખંડને પડકારવા માટે તેમણે આ નિબંધ લખ્યો હતો. દલપતરામે ભૂતનિબંધમાં લોકોમાં વૈજ્ઞાનિક બુદ્ધિ પ્રેરવાનો ઉપક્રમ રાખ્યો છે. તેમાં તેમણે અનેક દ્રષ્ટાંતો આપીને પ્રજાના માનસમાં રહેલા ભૂતપ્રેતના ભયને દૂર કરવાનો એક નમ્ર પ્રયાસ કર્યા છે. ફાૅર્બ્સ 'ભૂતનિબંધ'નું અંગ્રેજીમાં ભાષાન્તર કરે છે. આ ઉપરાંત આ નિબંધનું મરાઠી અને ઉર્દૂમાં પણ ભાષાન્તર થયું હતું.

કવિ ન્હાનાલાલે 'ભૂતનિબંધ' વિશે યથાર્થ જ નોંધ્યું છે કે;

"ભૂતનિબંધ એટલે ગુજરાત વર્નાકયુલર સોસાયટીની ગ્રંથ-પ્રકાશનમાળાનો પ્રથમ મણકો, અર્વાચીન ગુજરાતનો પ્રથમ ગદ્યગ્રંથ, લોકપ્રસિદ્ધ પામેલો દલપતરામનો સાહિત્યવિજય."(૨)

દલપતરામ ઇ.સ. ૧૮૫૧ માં 'જ્ઞાતિનિબંધ' પ્રકાશિત કરે છે. સર્જકે આ નિબંધમાં ગુરુ-શિષ્યના સંવાદ થકી જ્ઞાતિ-પેટાજ્ઞાતિ અંગે પોતાના મંતવ્યો સુપેરે પ્રગટ કર્યા છે. આ નિબંધમાં પણ સર્જકનો સમાજસુધારણાનો સંદેશ સ્પષ્ટ પ્રગટ થતો જોવા મળે છે. જેમકે;

"મારો વિચાર હિન્દુશાસ્ત્રથી ઊલટો નથી, અને યાજ્ઞવલ્કયસ્મૃતિ તથા મનુસ્મૃતિ વ. મેં સારી પેઠે તપાસી જોયાં છે, પણ બીજી નાત્યના બ્રાહ્મણોની કન્યા પરણવાથી અથવા રાંધેલું જમવાથી વટલાય કે પાપ લાગે એવું કોઇ ઠેકાણે લખેલું મારા જોવામાં આવ્યું નથી."(૩)

જ્યારે ઇ.સ. ૧૮૫૪ માં પ્રગટ થયેલા 'બાળવિવાહ નિબંધ' માં લેખકે બાળલગ્નના પ્રશ્નને ઉજાગર કર્યો છે. અહીં તેમણે બાળપણમાં દીકરા-દીકરીઓને પરણાવી દેવાના કુરિવાજોનો સખત વિરોધ કર્યો છે. આ ઉપરાંત 'પુનર્વિવાહ પ્રબંધ', 'શહેરસુધરાઇનો નિબંધ' અને 'પરદેશગમન વિશેનો નિબંધ' વગેરે નિબંધોમાં સર્જકે તર્કબદ્ધ રીતે પોતાના વિચારો પ્રગટ કર્યા છે. આમ, કવિ દલપતરામે 'ભૂતનિબંધ' અને 'જ્ઞાતિનિબંધ' જેવી સફળ રચનાઓ આપી નિબંધ સાહિત્યમાં સારી એવી પ્રસિદ્ધિ મેળવી છે.

૨)નર્મદાશંકર લાલશંકર દવે - 'નર્મદ' (૧૮૩૩ - ૧૮૮૬)

▪જન્મ:-

નર્મદનો જન્મ લહીયા તરીકે ઓળખાતા લાલશંકર દવેને ત્યાં ઈ.સ. ૧૮૩૩ ના ઓગસ્ટની ૨૪મી તારીખે થયો હતો. ગુજરાતી સાહિત્યમાં પ્રથમ નિબંધકારનું સ્થાન નર્મદને મળે છે.

▪**નર્મદનું નિબંધક્ષેત્રે પ્રદાનઃ**

ગુજરાતી ભાષા-સાહિત્યમાં અંગ્રેજી પદ્ધતિના નિબંધો રચવાની શરૂઆત નર્મદ કરે છે. ઈ.સ.૧૮૫૦ માં મુંબઈમાં 'અન્યોન્ય બુદ્ધિવર્ધક સભા' માં નર્મદ વ્યાખ્યાન સ્વરૂપે 'મંડળી મળવાથી થતા લાભ' રજૂ કરે છે. આમ, 'મંડળી મળવાથી થતા લાભ' એ આપણી ગુજરાતી ભાષાનો પ્રથમ સાહિત્યિક નિબંધનો યશ પ્રાપ્ત કરે છે.

નર્મદના આરંભકાળના નિબંધો 'નર્મગદ્ય' અને ઉત્તરકાળના નિબંધો 'ધર્મવિચાર' નામના પુસ્તકોમાં સંગ્રહાયા છે. 'નર્મગદ્ય' માં સમાવેશ પામેલ નિબંધો વ્યાખ્યાનશૈલીના છે. જેમાં 'મંડળી મળવાથી થતા લાભ', 'રણમાં પાછાં પગલાં ન કરવા વિષે', 'સ્વદેશાભિમાન', 'ગુજરાતીઓની સ્થિતિ', 'આપણી દેશજનતા', 'રોવા-કૂટવાની ઘેલાઈ', 'ઉદ્યોગ અને વૃદ્ધિ' અને 'સ્ત્રી-કેળવણી' વગેરે અતિ મહત્વનાં નિબંધો સંગ્રહાયેલા છે. જ્યારે 'ધર્મવિચાર' નામના પુસ્તકમાં 'કેળવણી', 'સંપ', 'બ્રહ્મતૃષા', 'સુખ' અને 'વ્યભિચાર નિષેધ' આદિ નિબંધો આપ્યા છે. આ નિબંધોમાં તેમણે સુધારાવિષયક, ધર્મવિષયક અને તત્વચિંતનને લગતા પોતાના વિચારો સુપેરે પ્રગટ કર્યા છે.

નિબંધકાર તરીકેની નર્મદની વિશેષતાઓ, સિદ્ધિઓને બિરદાવતા વ્રજલાલ દવે નોંધે છે; તે નોંધવા યોગ્ય છે; જેમકે;

"સંસારસુધારો - સમાજની જાગૃતિ એ તેનું મૂલ્યવાન મિશન. બુદ્ધિવર્ધક સભા સાથે - બુદ્ધિવર્ધક ગ્રંથ (માસિક) સાથે કવિનો લેખન-નાતો. બુદ્ધિવર્ધક સભામાં ભાષણનિમિત્તે વંચાયેલું લેખન સર્વપ્રથમ 'નિબંધ' સ્વરૂપે અવતાર પામે છે. નર્મદ યોગ્ય રીતે કહેવાયો નિબંધનો પિતા. તેણે સંસારસુધારાની પ્રિય પ્રવૃત્તિને વાચા આપી આવા કેટલાક નિબંધોમાં. માંડીને વાત કહેવી, દલીલો આપી વિષયને વિકસાવવો, જરૂર હોય ત્યાં શ્લોકો કે કાવ્યો ટાંકવાં, સભાજનો સામે છે એ કલ્પનાથી સંબોધનની છટાઓ ઉછાળવી અને સ્નેહીજનની અદાથી બળતા હૈયે શીખ આપવાની રીત અપનાવવી - આ બધી તેના નિબંધની વિશેષતાઓ. કથન અને વિચારને નર્મદ અત્યંત સ્વાભાવિકતા, તલસ્પર્શિતા અને વારંવાર ઉદાહરણોની સંયુક્તતા સાથે જીવતાં કર્યાં છે. વિચારની પક્વતા એ તો તેની સિદ્ધિ."(૪)

આમ, નર્મદે ગુજરાતી સાહિત્યમાં નિબંધક્ષેત્રે વિપુલ પ્રમાણમાં ખેડાણ કરી, ગુજરાતી નિબંધસાહિત્યને ઘણુ જ સમૃદ્ધ કર્યું છે. જે ગુજરાતી નિબંધસાહિત્યના ઈતિહાસ માટે સિમા-ચિન્હરૂપ બની રહે છે.

૩)મહીપતરામ રૂપરામ નીલકંઠ (૧૮૨૯-૧૮૯૧)

ગુજરાતી ભાષા-સાહિત્યમાં પ્રવાસ નિબંધની શરૂઆત મહીપતરામ નીલકંઠ કરે છે. તેમની પાસેથી 'ઈંગ્લાંડની મુસાફરીનું વર્ણન' (૧૮૬૨) નામે એક મહત્વનો પ્રવાસવર્ણનનો ગ્રંથ મળે છે. મહીપતરામે કરેલા ઈંગ્લેન્ડનાં પ્રવાસનું વિસ્તારથી આબેહૂબ વર્ણન આ પ્રવાસનિબંધના ગ્રંથમાં કરેલું છે. આ પ્રવાસનિબંધના પુસ્તકમાં તેમણે ઈંગ્લેન્ડના

સમાજજીવન, ત્યાંના પ્રખ્યાત સ્થળો, રાજકીય-વિદ્યાકીય પ્રવૃત્તિઓ તેમજ ગૃહજીવનની રસપ્રદ માહિતીનો ચિતાર આપ્યો છે.

૪)કરસનદાસ મૂળજી (૧૮૩૨-૧૮૭૧)

તેમની પાસેથી 'ઈંગ્લેન્ડમાં પ્રવાસ' (૧૮૬૬) નામે સચિત્ર પ્રવાસનિબંધનો દળદાર ગ્રંથ મળે છે. બાર પ્રકરણોમાં વિભાજિત આ ગ્રંથમાં 'વિલાયત જોવાની મન પર થયેલી અસર' થી માંડીને લંડન તેમજ ત્યાંના પ્રસિદ્ધ જોવાલાયક સ્થળો, અંગ્રેજ લોકોની વિશેષતાઓ આદિના ખૂબ જ રસિકતાથી વર્ણનો કર્યા છે.

●ઉપસંહારઃ

આમ, સુધારકયુગમાં ઉપરોક્ત સિવાય અન્ય ગૌણ સર્જકોએ પણ નિબંધો લખવાના પ્રયાસો કર્યા છે. તેથી આ યુગને ગુજરાતી નિબંધસાહિત્ય માટે જન્મનો ગાળો ગણવો ઉચિત રહેશે. આ ગાળાના સર્જકો નિબંધ લખવાની સહજ રીતે શરૂઆત કરે છે. અહીંથી જ ગુજરાતી નિબંધસાહિત્ય સતત વિસ્તરતુ અને વિકસતું આવ્યું છે.

:: સંદર્ભગ્રંથ ::

૧.નિબંધ અને ગુજરાતી નિબંધ,

સંપા. જયંત કોઠારી, આ. ૨૦૧૯, પૃ.૧

૨.ગુજરાતી સાહિત્યનો ઈતિહાસ, ગ્રંથઃ ૩,

ગુજરાતી સાહિત્ય પરિષદ, અમદાવાદ, આ. ૨૦૧૭, પૃ.૨૯

૩.એંજન, પૃ.૩૨

૪.અર્વાચીન ગુજરાત સાહિત્યનો ઈતિહાસ,

સંપા. રમેશ એમ. ત્રિવેદી

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A STUDY ON WHETHER ARTIFICIAL INTELLIGENCE WILL JEOPARD THE ACCOUNTING PROFESSION OR NOT

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ABSTRACT

The study's primary focus is on how artificial intelligence will affect accountants in the future, particularly the next generation of accountants. The study's objectives are to evaluate the effects of the adoption of AI-based accounting systems, provide an explanation of how it has affected the world of accounting experts, and provide policymakers with pertinent recommendations. The findings of a qualitative document analysis on artificial intelligence in the accounting sector make up the research. The study comes to the conclusion that an automated system powered by artificial intelligence can take the place of the significant worries that working accountants in the modern world have. To prevent this outcome, accountants must adapt to the ever-changing business environment as well as the use of information technology. It has been suggested that in order to improve the efficiency and performance of accounting tasks, accountants and accounting firms should remain aware of ongoing advances in artificial intelligence in their industry. This will eventually result in a decrease in the firm's accounting costs while also enhancing the value of the accounting sector by directing accountants' attention away from existing tedious tasks and towards data-driven and analytics-based decisions.

The research is unique and contributes to the scholarly discussion on how the technological revolution will affect the accounting industry in the future.

Keywords: AI-Artificial Intelligence, business environment, accounting, transformation.

INTRODUCTION

The goal of artificial intelligence is to "smarten up" computers. It is the capacity for a computer or other mechanism to understand and reason for itself. Simple, repetitive, and error-prone tasks are best suitable for its use. The combination of artificial intelligence (AI) with machine learning and natural language processing (NLP) transforms it into a potent, cutting-edge technological instrument. KPMG, Deloitte, EY, and PwC, the major four accounting firms, have already incorporated AI into their accounting procedures. With AI's assistance, the future of the accounting industry appears promising. You will undoubtedly ponder if AI will eventually replace accountants. Both "yes" and "no" are the answers. AI in accounting will cut down on the number of employees you'll need to complete the most fundamental, time-consuming duties. As a consequence, the staff members can now have brainstorming time. According to estimates, from 2021 to 2026, the market for AI in accounting will grow at a 30% CAGR. Asia Pacific is the region with the fastest rate of growth, while North America has the biggest market. The world is being quickly overtaken by AI bookkeeping, and how! This research examines how AI and accounting work together to improve outcomes for both you and your accounts department employees.

What is Artificial Intelligence in accounting?

In the accounting profession, where people deal with route tasks, AI is a better way of substituting human capabilities. Artificial intelligence is being used by many accounting firms where large amounts of data are analyzed at high speeds, which is not easy for humans.

REVIEW THE LITERATURE

Gorton,(1999)1,found that the need to facilitate financial management is another motivational factor for adopting accounting software in small businesses. Some of the researchers also have found a link between the use of CAS and enhanced business performance.

Mc Mahon (2001)2, found that Growing small and medium enterprises face increased challenges and consequently there is a greater need for careful attention to financial management and financial reporting. He pointed out that weaknesses and carelessness in financial management lead to business failure.

Burgess (1997) 3, in his study of IT adoption by Australian small businesses concluded that implementing of a CAS in an organization helps to increase efficiency in business and provide timely information . He also concluded that the main software application package used was accounting.

Report of Yellow pages (1997) 4, on technology in the small business sector of Australia says that 76% of the small businesses surveyed had at least one computer and 75% of these used accounting software.

Clark, et.al, (1985)9,found that the use of computer- based AIS has become widespread in all organization including SMEs. According to them the use of IT at that time was limited only to transactional system. They also suggested that IT knowledge and skills are important for accountants, together with their business skill,for successful implementation of computerization of accounting in their business entity.

Whereas King, et.al,(1991)10, found that the use of IT was limited to support decision making in the early days. They also suggested that for interpreting the financial position of the business, the use of IT is necessary as giving timely information.

McCosh,(1986)11, Concluded that the automation of accounting process has greatly saved time, made accounting more comprehensive, perfect and fast, but it does not help to produce more focused information on managerial accounting information.

Brigham and Smith (1967)12,concluded that Small businesses are considered as more risky, and have higher failure rates than large firms. Computerized system can help to solve problems of small businesses and improve prospectus for success. Collections from debtors, stock control are the major problems for the success of small businesses.

Dun and Bradstreet (1981)13, in the business failure record of New York they stated that, an inadequate sale is involved in 59% of business failures. Small business computerization can help to increase the sales of the firms and improve service. Therefore small business computers have the potential to make important contributions for thousands of small firms.

Charlesworth (1972) 14,observed that lack of computer knowledge on the part of owner manager and lack of computer experience can make mistakes in electronic data processing which will be expensive for financial weak small businesses. Therefore computers, if managed properly, can contribute to the success of small business operations, but to avoid risk, proper guidelines are required for the application of computers in the business.

METHODOLOGY

1.PROBLEM STATEMENT

Whether artificial intelligence will jeopard the accounting profession or not.

2.SIGNIFICANCE OF STUDY

AI has made significant development over the past ten years and is poised to change the world. It has impacted all spheres of life, and due to its growing importance in business decision-making, it is now a necessary tool for all important corporations worldwide. The use of it has improved company operations and fundamentally altered workplaces across all industries. These variables have reduced the total cost of businesses, which has improved their financial results and enhanced their corporate and social profiles. The use of AI has also increased business procedure transparency, particularly when it comes to financial disclosure.

The adoption of AI-based systems has allowed businesses in the financial services and healthcare sectors to analyse large amounts of data in the form of speech, images, videos, financial data, and economic data to enhance business operations and choices. These decisions are much more trustworthy than those made by humans because they take into account much larger data sets and variables. They also take much less time than human decisions, which has increased business efficiency. The ability of AI-based systems to anticipate potential engine faults by using the available data set is an example of how their predictive capabilities can be evaluated.

The use of AI is crucial for developed nations with low birth rates because they are struggling with a lack of human resources, which has led to declining output. AI-based robotics can readily address these problem technologies. Which might be able to close the efficiency and human resource gap?

In the realm of e-commerce, AI has shown its value by lowering costs while also enhancing the proficiency of complex processes (Thalassinos and Thalassinos, 2018). These procedures have lowered trade barriers and enhanced global commerce. These actions have strengthened the global economic situation and raised public support for the current global economic structure (Manyika and Bughin, 2018; Mahboud, 2017).

One of the main applications of AI is in labour markets, where the introduction of robot technology based on AI has led to a sharp increase in output and a significant decrease in cost. It has not only gotten bigger but has also decreased production-related errors and mishaps. This has led to a rise in the demand for skilled labour as unskilled labour seems to lose value, allowing production-based businesses to devote more human resources to difficult tasks like invention.

The primary benefit of computers is their focus and data processing speed, even though humans have unique skill sets that no machine can ever replace. One such instance was IBM's Watson's triumph over prospects for "Jeopardy" because of the speed at which data is processed and analysed. The primary explanation is that these machines are made for repetitive tasks and, in contrast to people, cannot be distracted from their work. Jaslove (2017) asserts that the primary constraint on the human mind is its slow rate of data processing, which impairs its capacity for analysis. On the other hand, these machines don't have that restriction, so they can offer the organisation analysis that is largely bias- and error-free.

3.SCOPE OF STUDY

This research has been done through currently employed accounting firm and accountants of Bhavnagar city who are using accounting software in their profession.

4.OBJECTIVES OF STUDY

- **Primary Objective**

To study the future of the accounting profession concerned with AI

- **Secondary Objectives**

To Check efficiency of artificial intelligence in accounting.

To Compare the working systems of accountants and accounting softwares.

To calculate percentage of errors generated from AI and manual accounting by accountants

5.RESEARCH AND SAMPLE DESIGN

Data has been collected from various accounting firms and accountants of Bhavnagar city.

Data has been collected by multi stage systematic random sampling from 30 accountants and 25 accounting firms who has using various accounting software.

6.TOOLS AND TECHNIQUES

Primary data has been collected by questionnaires and Google forms while secondary data has been collected by annual reports of respective firms.

7.LIMITATIONS OF STUDY

It is not surprising that technological development has changed our needs in such a manner that we prefer technology to manual methods. This is especially true for businesses, who prefer to use technology because it improves their odds of survival and growth. One such instance was a globally recognised brand called "Kodak," which was once a household name in the photography industry but rapidly devolved into a relic of a bygone era when people still used photographic reels. The business was unable to keep up with new digital technology and was not aware of the danger that a digital camera and mobile phone cameras presented. Despite having means, they failed to keep up with technological advancements and went bankrupt. If the bookkeeping industry does not change with the times and adopt new technology, it might eventually follow their lead.

It has long been claimed that as daily tasks and record-keeping become automated, developments in AI-based programming may eventually render humans irrelevant in the field of accounting. According to a Boston Consulting Group report, automated systems may replace 25% of these positions by 2025, and they also claim that the accounting industry is among the top 10% of industries intending to automate jobs (Peccarelli, 2016). Leading accounting companies like Deloitte and KPMG have already begun implementing AI-based applications for fundamental accounting duties like bookkeeping. This is not all; they are also using these systems to quickly and accurately identify significant inaccuracies in financial statements.

DATA ANALYSIS

Data has been analyzed by f-test in this study.

RESULTS AND CONCLUSIONS

The primary goal of the current research was to explore and analyze the effects brought about by the application of AI techniques in the accounting sector. It was determined and investigated how AI-based applications might affect possible future opportunities as well as the difficulties associated with them.

Although computers are more adept at conducting analysis, this analysis is useless without human interpretation, and robots or AI-based software cannot substitute human creativity and imagination. No matter how safe IT-based systems become, markets will always be deeply concerned that if there is even the slightest disruption to this system, the entire economic system could come crashing down. Experts have therefore cautioned against relying exclusively on such systems for all decisions in order to allay these fears. We anticipate that shortly, programming and the application of artificial intelligence (AI) to accounting routine tasks will be covered in the curricula. Aside from ensuring the continued existence of accountants, these adjustments will also improve their skill sets and productivity.

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AN AWARENESS & PERCEPTION TOWARDS VOCATIONAL COURSES IN INDIA AMONG THE STUDENTS

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ABSTRACT

Vocational Education is skill based education and gives a student knowledgeable skills and enhance skills in a very short amount of time period. Vocational Education helps to every country for the economic growth in creation of occupation and more employment opportunities in the society. This research paper gives an overview about the vocational education as well as awareness and perceptions of students towards Vocational education. A structured questionnaires were designed to collect the data from the students and 51 respondents were received.The researcher has analyzed and concluded that Students are aware about the different vocational courses and interested in pursuing vocational courses as they provide more knowledge as well as enhance practical skills to their study as well as gives more value of their study.

KEY WORDS – Vocational Education, Training, CTE, TVET

INTRODUCTION

Vocational education is a distinct learning from approach of college or universities. Vocational education provides a way that give knowledge and skills which are required to work in a given situation. Vocational education is also known as Career and Technical Education (CTE) or Technical and Vocational Education and Training (TVET). Vocational education includes various technical activities related to a specific trades, craft of any industrial or occupational field by providing training so that one can gain practical knowledge and develop practical skills at all levels in a specific group of field. Therefore, sometimes it can be referred as training education. It provides practical knowledge and experience related to specific trade, crafts at various levels in all spheres of life. Therefore, it can be said that vocational education is based on occupation and employment.

Vocational education is important because it gives a student knowledgeable skills in a very short amount of time period. Some vocational programs are for few months and at that time students are not only learning from that course but they actually working on the real jobs with the guidance of their skilled mentor. Vocational education learning recognizes them to expand their valuable professionals' connections and had the opportunity to increase employment much more quickly than a reputed university student.

REVIEW OF LITERATURE

(Prof. Prajakta Kedar Parasnis, Prof. Ashima Deshpande, Prof. Vaidehi Khanolkar, 2022), has analyzedSTUDENTS PERCEPTION TOWARDS VOCATIONAL COURSES IN HOSPITALITY SECTOR. In this research, the researcher understands the awareness of students pursuing traditional course and their perception towards vocational course in hospitality sector. Vocational education plays a significant role in providing trained and skilled labour to the market and various sector. The researcher had collected the data on the basis of primary data collection method. The research data has been collected through a designed and structured questionnaire method and circulated through google forms. The researcher has used the data for very short period of time for the purpose of study. The researcher has used pie chart method for analyzing and interpreting the data. The researcher has concluded that lot of universities and institutes have started providing the option of vocational courses as it gives more hands-on experience than just theoretical knowledge.

(Pradeep Kumar, 2015), has analyzedCHALLENGES OF VOCATIONAL EDUCATION SYSTEM IN INDIA. In this research, the researcher describes the present scenario of vocational education in India, problems of vocational education system in India, solutions of the problems of vocational education sector. Vocational education plays an essential role in promoting sustainable economic growth and the socioeconomic development of countries with beneficial for individuals, their families, local communities and the whole society.Researcher analyzed that vocational education system has been identified as a proven requirement of any country for its development. It is much importance in countries like India where the share of youth in total population is going to increase and to make this much population with skills will bring India in the list of countries of highly skilled manpower, which is quite necessary factor for country development.

(Matthias Pilz and Julia Regel, 2021),has analyzedVOCATIONAL EDUCATION AND TRAINING IN INDIA: PROSPECTS AND CHALLENGES FROM AN OUTSIDE PERSPECTIVE. In this research, researcher has analyzed that with high economic growing rates and an evident shortage of skilled workers, the modernization of formal vocational education and training in India increasingly came into focus. The researcher gives an overview of the article that the main pillars of the Indian VET system and address policies and initiatives to restructure and upgrade formal VET in India. The main challenges as well as potential for a further development of the sector are highlighted from different systematic perspective. The declaration of the article was the authors declared no potential conflicts of interest with respect to the research, authorship and publication of that article.

The finding of the research was the authors received no financial support for the research, authorship and publication of the article.

(Dr. R.K. Pathak),has analyzed REIMAGINING VOCATIONAL EDUCATION AND SKILL-BUILDING. In this research, the National Education policy 2020 has given more importance to vocational development of teachers to boost the employability skills and vocational skills of the learners at all levels. Quality of VET is to be enhanced by identifying, designing and development of vocational courses that meet the common norms and skills standards identifies at the national level. Best practices in vocational education and training with focus on specific criteria which can be replicated in different institutions in the relevant areas need to be identified and shared at various levels to promote effectiveness in pedagogical and other aspects of implementation of VET.

(Mitali Das, N A Barua, 2013),has analyzedTHE VOCATIONAL EDUCATION EXPERIENCE IN GUWAHATI CITY – AN EMPIRICAL STUDY. In this research, Guwahati city is an educational hub, being home to a variety of educational institutes offering different kinds of education. As an education hub, it caters not only to Assam but also to other states of region. Given this backdrop, the present study attempted an insight into the practicability of the vocational education being provided into the city. The main objective of the article was to look into the different facts of vocational education in Guwahati city. The study also explores economic background of the students in vocational education, their entry-level qualification and also the credentials awarded by the institutes. An appraisal was made of the absorption level, which was determined by the effort to enhance the intensity of institute-industry linkage and campus placement.

RESEARCH METHODOLOGY

The research study was carried out with the students studying in the education sector. The researcher wants to understand the perception of the students who are following Traditional course and their viewpoint towards the Vocational course. The objective of the research study was to understand the awareness of the education sector students regarding vocational courses which can make greater employment opportunities for students on completion of their regular course. The researcher has used primary data as the source of data for the research study. For the purpose of the research study, researcher has used questionnaire as the sampling technique for the collection of data. The sample of the research study were the students who are part of the education sector. For the collection of the data, researcher has designed structured questionnaire and circulated to the students through the google forms. In this research study, research has used very short time period for the data collection as the period of study. For the research study, researcher has collected 51 responses. The first section of the questionnaire shows the demographic details of the respondents while the next section of the questionnaire shows awareness and respondents willingness regarding vocational courses.

DATA ANALYSIS

The collection of the data has analysed by the researcher with the help of statistical charts. To interpret the data easily the researcher has presented the interpretation below the chart.

Chart-1 Gender of Students

The chart shows that during the period of study female respondents (55%) were more as compared to the male respondents (45%). So, it indicates that proportion of female respondents is more as compared to the male respondents in the sample size of the research study.

Chart-2 Respondents Currently Pursuing Courses in the Education sector

The above chart of respondents currently pursuing courses in the education sector shows that during the period of study response of graduation students (70%) is more as compared to the response of post-graduation students (30%). Which means that after graduation less students were select post-graduation for further studies.

Chart-3 Respondents Knowledge regarding Vocational Courses in Education sector

The above chart of respondents knowledge regarding vocational courses in education sector shows that during the period of study more students have some knowledge regarding vocational courses in education sector out of total sample of the study.

Chart-4 Respondents Priority towards Vocational Course & Traditional Course in Education sector

The above chart of respondents priority towards vocational course and traditional course in education sector shows that during the period of study respondents has more priority towards vocational course (60%)in education sector as compared to traditional course (40%) in education sector.

Chart-5 Which Courses Provide more Realistic Exposure

The above chart of which courses provide more realistic exposure to the students in education sector shows that during the period of study, researcher analysed that more students were saying that vocational courses provide more realistic exposure as compared to the traditional courses of education sector.

Chart-6 Respondents Willingness to do Online & Open Vocational Courses

The above chart of respondents willingness to do online and open vocational courses in education sector with their regular courses shows that during the period of study, researcher has analysed that majority of the respondents were willingly ready to do online and open vocational courses with their regular courses in education sector.

Chart-7 Vocational Course useful in Increasing Employability in Education sector

The above chart of vocational course is useful in increasing employability of the students in education sector shows that during the period of study, researcher has analysed that respondents were agree that vocational course is more useful in increasing employability of the students in education sector.

Chart-8 Employers Preference while Selecting Students from Vocational Courses in Education sector

The above chart of employers preference while selecting students from vocational courses related to education sector shows that during the period of study, researcher has analysed that after completing the studies, hiring companies were giving more preference in selecting the students from vocational courses in education sector.

FINDINGS

- The result shows that students were aware about the different vocational courses that being provided in the Education.
- Researcher has observed that the demand of the vocational courses was more as compared to the traditional courses.
- Perception of the respondents were understandable that vocational courses provide more realistic exposure than the traditional courses.
- Researcher has also observed that majority of the respondents were willingly ready to do online and open vocational courses with their regular courses in education.
- Vocational education or vocational courses is the term itself gives idea that the students are specialised and they have more chances of employment as compared to other courses.

CONCLUSION

Vocational courses are designed in such a way that they give skills which makes students ready for employment. Students are interested in pursuing vocational courses as they provide more knowledge to their study as well as gives more value of their study. As employers prefers to select such candidates as they do not require lot of training. Vocational courses also provide equal opportunity to students who do not pursue traditional degrees. Students also feel comfortable while appearing in an interview as they have sufficient industry exposure and know that what is being expected form them

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"Vocational Education an Imperative Mean to Achieve Economic Development in India"

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Abstract

Education is the manifestation of life. It enlightens the human knowledge and provides a strong motivation and an important reason to live a life and to do something for the betterment of the society and the fraternity among whom we survive. After independence the education has been disseminated a lot in our country and the benefit of the same is also witness in the 21st century. The development and growth of our country is gaining now-a-days is considerably contributed by the education, is fact. Nevertheless, something is missing is realized when we see the statistical data about the unemployment and especially among educated unemployment.The solution for the same is to provide vocational education which can prepare students to be self-reliant on achieving the education which is the most important. Thus in the present paper, the researcher wants to give emphasize on vocational education which is the urgent need of the fast growing and developing country like India.

Key Word: Self-reliant, Vocational, Dissemination

Introduction

Amongst the many economic issues for the development and growth, education is in the root of it, it does not only help a country to bring development but it also provides a country to grow for the generation to come. It is fact that it takes long time to let the whole population to be educated but once it does, the development will be witnessed like leaps and bound. In a country like India education has just been expanded a lot but the problem of educated unemployment has just been a threat for the coming generation to continue gaining education as mean to achieve survival for the life. The solution of the same is to be given importance by the government which has been in the action now in full fledging by the New Education Policy in which the vocational education has been prioritized. In some courses the vocational training was being imparted since long like Chartered Accountancy, Company Secretary, Cost and Management Accountants, Medical, Engineering etc. But now NEP is supposed to provide vocational training to students who are in the school like teaching them, how to handle mechanical kit, electrical equipment, beauty parlor, sewing machine etc. This has will provide an innovative education for whole and will be useful to be self-reliant together with the education is really a wonderful move.

Literature Review

Chakravarty D & Gupta, M (2020) stated in their article, 'Current and emerging challenges in Vocational Education' about the challenges faced by vocational education stream and suggestions to improve the quality of vocational education provided in India. A National Policy for Skill Development and Entrepreneurship formulated in 2015 and a target to train 40 crore persons by 2022 and to implemented it in necessary frame work and agencies established which included NSQF, SSCs, NSDC etc. Many challenges faced by vocation education e.g. it isn't aspirational for the students, parents and community. There are variety of reasons like social and economic, government initiatives aren't adequate in terms of coverage and integration with formal education system, school's infrastructure like trainer, workshops and industry linkages isn't sufficient as to import skills and high quality of vocational education.

Raman, S. &Majumdar, K. (2020) stated in his article, "Vocational Education in the NEP 2020: Opportunities and Challenges" discussed the slow pace of vocational education from the education policies and implementation of educational policies. The vocational education GER is very low in India as compared to other developed countries like USA, Germany and Korea. Two causes identified for failure of vocational education in India were: 1) organization and management of vocational education showed that in SUPW, the fragmented curriculum implemented and there was no formal and proper linkage set up for the growth of vocational education. 2) social stigma, it assumed the students of vocational education as second class citizens in society. As NSSO (2017-18) data showed that in vocational education courses and their related job and there are separate vertical for two and limited mobility between two streams. The vocational school fallacy is much better understandable by academician than the policymakers. NEP 2020, reaffirmed its faith in vocational education and address the challenges faced by Vocational education and make efforts to mitigate the challenges of demand and supply side of skilled workforce.

Sheyam, K (2020) stated in his article, " Meta-Analysis of Role of Vocational Education in Employment Generation in Jharkhand (Special reference from 2014-18)" that her work is based on the meta-analysis of the employment generation rate which is affected by the vocational institution established in the state of Jharkhand by taking two good vocational education institutions. The objectives of the study were to highlight the impact of VET on employment generation and to study the quality of education imparted by the VET institutions. Method of data collection were primary as well as secondary sources of data. The major findings stated that during the study period 2014-18 the employment generation rate declined due to increase in vocational courses and it intake capacity and VET has shown lower impact on employment generation due to inefficient placement cell of these institutions. The problem of unemployment in still prevailing in the form of educated unemployment and this led to dilemma for those youth as their career leads to wastage of time and money.

Vocational Education and Economic Development:

Education brings development for the economy as a whole but now-a-days with the spread of education in our country, the importance of vocational education has grown tremendously. National Education Policy is also giving much importance to the vocational education in almost every courses where by students can try to let out their potentials. Some courses in our country are providing vocational education since initiations and the result of the same has already been visible. Education in our country is also known by the career building means the employment opportunities. But with the spread of education it has been witnessed that educated unemployment are increasing in numbers day by day in our country, it is because they have gain the education from the universities but the practical application of the same has not been materialized in the adequate way which forced them to remain unemployed. Somewhere this scenario in our country demotivate the students the gain education as they feel that after gaining education, the potential employment opportunities are not forthcoming. Considering the solution of this problem in our country, the government has given the importance to vocational education.

Some course were being run by the government as with vocational training from its inceptions like a students taking the medical course has to be trained by the teacher for the practical knowledge with the theoretical knowledge because they are supposed to perform on patient after completing their education. In the similar way chartered accountancy courses are designed in a way whereby the students has to take the training of the work they has to perform for the three years and only they have been provided the degree to work and practice in the society. In the similar way every education stream should have vocational part for the students so that they come to know the meaning of the education they have gained for the years and how it can be utilized for the making of their career. We always take proud that the country has more doctors, engineers, chartered accounts etc as they are considered as assets for the society in the similar way if the vocational education is to be provided in every course, it would enable the country to bring faster and better development than what we are gaining now-a-days. Thus government has now started providing vocational education since the secondary and higher secondary education. Here under the NEP, the time-table has to be set for the students in such a way that they have to attend the vocational classes regularly of their interest. There are various vocational classes the school is offering like mechanical, electrical, sewing, parlor and many others so that the students actually know the practical aspects of life. During the practical knowledge, the students cultivate their interest in the various work they are performing and can know their own potentials in the area in which he/she should gain specialization.

NEP is to impart vocational education to bring economic development in the country in the coming years. Thus with the passage of time the importance of education together with the vocational courses is very important and the utilization of the same in the practical like is really gaining importance for the job opportunities and to be self-reliant for the generation to come. The purpose of 'Aatmnirbhar Bharat' can also be materialized with the same if education has been imparted with the vocational aspects in every sphere of education.

Limitation of the study:

In the given study the importance is given on vocational education for the students but sometimes in some courses vocational courses cannot be possible like in literature or in other languages where by the instinct of the individual will lead him or her towards the stream and not the vocational education.

Conclusion:

The importance of education is very obvious with the pace of development but together with the same now the stress is given on vocational education which can rather increase the speed of development in our country as the courses like this enable the students get the practical knowledge which is actually needed to keep pace with the competitive world in which we are living. Therefore the government should give more importance to vocational education course and should avail the students to give practical application of the education that they have realized and they can materialized the education they have opted for.

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Modelling the Impact of Human Population and Its Associated Pressure on Forest Biomass and Forest Dependent Wildlife Population

Rutu Dilipbhai marthak

Mathematical models have been widely used to explain the system originating from human-nature interaction, investigate the
impacts of various components, and forecast system behaviour. This paper provides a profound reference to the current state
of the art regarding the application of mathematical models to study the impact of human population and population pressure
on forest biomass and forest-dependent wildlife. The review focused on two aspects, namely, model formulation and model
analysis. In model formulation, the review revealed that socioeconomic status influences forest resource consumption patterns,
thus, stratification of the human population based on economic status is a critical phenomenon in modelling human-nature
interactions; however, this component has not been featured in the reviewed models. Regarding model analysis, in most of the
reviewed work, single parameter approach was utilized to perform uncertainty quantification of the model parameter; this
approach has been proven to be inadequate in measuring the uncertainty and sensitivity of the parameter. Thus, the use of
correlation or variance based methods, which are multidimensional parameter space methods are of significant importance.
Generally, despite the limitations of many assumptions in mathematical modelling, it is revealed that mathematical models
demonstrate the ability to handle complex systems originating from interactions between humans and nature.

1. Introduction

Forests play a significant role in maintaining the ecological balance of the ecosphere [1]. Forest maintains microclimate and water cycle [2], prevents soil erosion, and sequesters carbon dioxide from the atmosphere [3], as well as the source of wood, energy, medicine, and fodder [4]. The World Bank estimates that about one billion people worldwide depend on the forest as a primary source of medicine [5]. Furthermore, forests provide habitat for 80%-90% of the terrestrial biodiversity [6]. The highest ratio of endemics per area of all biodiversity hotspots is found in the forests of the eastern arc of mountains in Tanzania and Kenya [7]; it occupies an area of 2000km2 and offer habitat to about 121 endemic vertebrate
species [5].

Despite the significant roles of the forest, the resources are under threat due to unrelenting pressure from the human population and its associated activities [8]. Human population growth has been shown to be significant around the world [9] putting pressure on forest resources [10]. The need for food and settlement to accommodate the rapidly growing human population is the major cause of deforestationand the destruction of wildlife habitats [11]. The challenge is exacerbated by poverty in developing countries such as Tanzania where the livelihoods of people highly depend on land and forest resources [12]. In particular, Shadrack et al. [13] reported that 90% of the households in Tanzania depend on wood charcoal and firewood as their main sources of energy. It is fairly to say if nothing is done to reduce the dependence of forest resource, Tanzania forest land is at risk of disappearing. Similarly, The State of the World's Forests 2020 (FOSO) shows that forest land covers about 31% of the total world's land [14]; nevertheless,between 2010 and 2015, the world experienced a loss of 3.3 million hectares of forest areas [15]. Furthermore, the estimate shows that 137 species are lost every single day due to deforestation [16]. This means threat to forests is also a threat to biodiversity hotspots. According to Duncan [17], consumption of forest resources depends on social economic status, human lifestyles, and industrial and agricultural structures, as well as population (human and wildlife) levels. In Africa, social economic status is contemplated as the most significant indirect cause of deforestation [18]. A large proportion of African households depend on forest resources for their livelihoods [13], as well as agricultural practices are inefficient due to the lack of advanced technologies [18], thus, putting more pressure on forest lands. Bhardwaj [18] reported that economic growth affects deforestation into two possibilities, either positive or negative. This phenomenon is hypothesized under the Immiserization Theory. The theory postulates that poor people tend to extract more natural resources to meet their needs, leading to forest degradation [19]. The theory is supported by the findings from Raphael et al. [20] that assets poor households depend more on forest-generated income than their counterparts. Conversely, economic growth prevents deforestation through the creation of offfarm employment and empowerment of the society to develop better forest management strategies and create environmental awareness for forest conservation [20]. Globally, extreme poverty has rapidly declined, World Bank estimates show that the number of people who live on 1.90 USD or less a day worldwide has dropped from 1.9 billion in 1990 to 736 million in 2015 [21]. Yet, in Sub-Saharan Africa, the number of people living in extreme poverty is increasing rapidly. The forecast shows that by 2030, 9 in 10 extremely poor people will be living in Sub-Saharan Africa [21], meaning increasing threats to Sub-Saharan Africa forests. In Africa, particularly in Tanzania, the rate of poverty reduction does not match the rate of population growth, leading to an increase in the number of households living under absolute poverty [22]. The proportion of the poor by geographic domain in Tanzania shows that 84.4% of poor people live in rural areas while 15.7% live in urban areas [23]. According to Bhardwaj [18], unsustainable consumption of natural resources contributes to poverty, and consequently environmental degradation. Therefore, studying the impact of population growth on forest resources has multiplied positive effects on finding better ways to reduce poverty and manage environments. Despite the challenges, forests remain a vital source of livelihood for people in developing countries [24]. Therefore, attempts to completely limit peoples' access and utilization of forest resources are not possible. However, the management of forest resources to manage harvesting and utilisation is feasible. Different scholars ([5, 25–32] and references therein) have studied the impact of population growth and its associated pressure on forest biomass both theoretically and experimentally. These studies try to understand the interaction between human population and forest biomass. The main questions that were posed are as follows: how does the system that governs human-forest-wildlife species interaction behave over time? What are the key parameters that drive the system? How fast can forest resources recover naturally from destruction? What are the measures needed to conserve the resources? And Is the developed model reliable? This review advances knowledge of the use of theoretical approaches under dynamic system models to understand variables and relationships that form complexity in human-forest interactions and make predictions about the behaviour of the system formed. Knowing that it is not possible to include all articles in the review, we used the procedures proposed by Meline [33] to select which studies to be taken into consideration. Particularly, the articles had to meet the following requirements in order to be included: the paper has been published in the journal listed in the Web of Science and the paper used dynamical systems as well as consists at least two of the keywords.

The rest of the review is structured as follows: Section 2 presents a systematic review methodology used; while in Section 3, various mathematical models that meet the inclusion and exclusion criteria are presented and analysed. The discussion and conclusion of what has been drawn from the Section 3 are presented in Section 4.

2. Materials and Methods

Given the abundance of publications and research interest in this area, the preestablished inclusion and exclusion guidelines suggested by [33] were established to assist in selecting the papers for the review. An in-depth literature search was carried out in order to identify and compile the publications pertinent to this review. The criteria considered in this review were as follows: the article was

published in a journal that is listed on the Web of Science; the dynamical models were employed as the mathematical tool, as well as, at least two of the keywords (mathematical modelling, dynamical system, forest biomass, forest-dependent wildlife, and population pressure) appeared in the title or abstract. To accomplish that, the "OR" and "AND" logical operators were used to search the articles in four different search engines, namely, Google Scholars, Web of Science, Scopus, and ScienceDirect. This comprehensive search turned up a gross list of about 101 papers of which 42 were irrelevant to the focus of this review, leaving 59 articles for the review. Furthermore, the relevant articles were stratified by looking at the state variables used in modelling process, whereby eight groups were formed (Table 1 and Figure 1). The models
presented in Subsection 3.1 are representative of each established groups. At least one author of this review thoroughly reviewed each of the selected papers, a number of attributes related to model formulation and model analysis, which are the focus of this review were noted and discussed.

Group	State variables in the model
Group 1	Forest biomass, wildlife species, and population pressure
Group 2	Forest biomass, wildlife species, and industrialization
Group 3	Forest biomass, wildlife species, human population, population pressure, and mining activities
Group 4	Forest biomass, wildlife species, human population, and industrialization
Group 5	Forest biomass, wildlife species, human population, and population pressure
Group 6	Forest biomass, wildlife species, human population, and human activities
Group 7	Forest biomass, human population, population pressure, industrialization, and economic measures
Group 8	Forest biomass, concentration of pollutants, and environmental pollution concentration

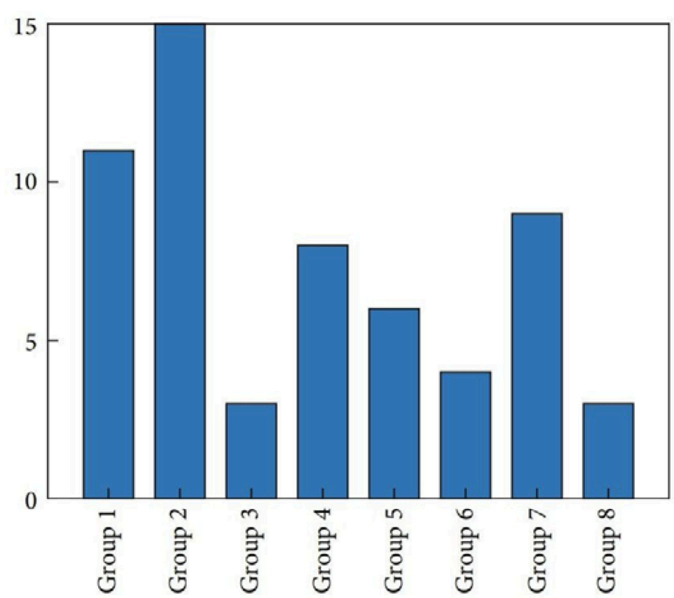

FIGURE 1: Number of relevant articles per group.

3. Mathematical Models

In the field of forest and wildlife management, mathematicalmodelling is not a new phenomenon. Management of natural resources such as forests involves many different interrelated variables. These variables and relationships that hold them together form systems that are complex in nature [34]. These complexities can be studied and analysed well by using theoretical models. Mathematical models, in particular the use of system of differential equations have been widely employed to investigate systems arising from human-nature interactions and provide predictable solutions [35]. Usually, these models use mathematical concepts to explain the system, study the effects of different components, and make predictions about the behaviour of the system [34]. 3.1. Dynamical System Models. The dynamical system models are models used to define and predict the interactions between several compartments overtime of a phenomenon that is viewed as a system [35]. Mathematically, dynamical system can be described as

$$\dot{X} = \mathscr{G}(X, \theta, t), \tag{1}$$

such that

$$\begin{aligned} &X \in \mathbb{R}^n, \\ &\theta \in \mathbb{R}^m. \end{aligned} \tag{2}$$

Here, X is the set of state variables (compartments) while θ is the set of parameters which govern the links between compartments over time t.

Several researchers employed dynamical system models to study the dynamics of human-forest interaction (e.g., [26, 36–41]). This may be explained by the fact that, when human population and its associated pressure increases, the interaction between human population and forest biomass forms a complex system [3]. To address this challenge, researchers often use the system of differential equations to explain the system, study the effects of each different variable in the system and make predictions about the behaviour of the system [42].

Bahadur et al. [43], for example, proposed and analysed a dynamical system model (Equation (3)) to study the effect of depletion of forest biomass in a forested habitat caused by population pressure (industrialization) on the survival and existence of forest-dependent wildlife species. The model was developed with the assumptions that forest biomass, wildlife species, and population pressure are governed logistically; the density of forest biomass determines the density of wildlife species, and the growth rate coefficient increases as the biomass density of the resources grows; the carrying capacity of wildlife species is affected by the density of forest biomass and the density of industrialization pressure, with the former increasing and the later decreasing. The study suggests that, as the population pressure (industrialization) increases without control, the density of forest biomass decreases, leading to the decreasing of the density of wildlife species and its subsequent extinction. The analytical analysis provides important parameter threshold for the coexistence of all compartment involved in the interactions. This information is useful in policy formulation and implementation. However, the human population, which has a direct impact on forest biomass and wildlife species, was not included in the model formulation, and population pressure was not
addressed as cumulative, instead relying solely on industrialization.

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$$\begin{cases} \dfrac{dW}{dt} = r(B)W - \dfrac{r_0 N^2}{K(B,P)}, & N(0) = N_0 \geq 0, \\ \dfrac{dB}{dt} = r_1 W(B) - \dfrac{r_{10} B^2}{K_1(P)} - \alpha_1 PB, & B(0) = B_0 \geq 0, \\ \dfrac{dP}{dt} = r_2 P\left(1 - \dfrac{P}{L}\right) + \alpha_2 PB, & P(0) = P_0 \geq 0, \end{cases} \tag{3}$$

In line with Bahadur et al. [43], Manju et al. [37] proposed a mathematical model (Equation (4)) to study the
depletion of forest biomass due to industrialization pressure. The model was formulated based on the assumption that all functions are sufficiently smooth so that all solutions to initial value problems exist uniquely. Further, the densities of forest biomass and industrialization pressure were governed by logistic type equations as well as the forest carrying capacity depends on industrialization. The study considered ratio-dependent interactions with the assumption that in some cases it qualified to represent the reality than linear functional response models. However, the study did not describe precisely which cases ratio-dependent is the best interaction over the linear functional response.

$$\begin{cases} \dfrac{dB}{dt} = r(I)B - \dfrac{r_0 B^2}{K(I)} - \dfrac{\beta NB}{B + aI} - \dfrac{\alpha IB}{B + bW}, & B(0) = B_0 > 0, \\ \dfrac{dW}{dt} = -sW + \dfrac{\gamma IB}{B + bW}, & W(0) = W_0 > 0, \\ \dfrac{dI}{dt} = \omega I\left(1 - \dfrac{I}{L(B)}\right) + \dfrac{\delta WB}{B + aI}, & I(0) = I_0 > 0, \end{cases} \tag{4}$$

Where B(t),W(t). and I(t) respectively, are the density of forest biomass, wildlife species, and industrialization measure.

On the other hand, Kumari and Abhinav [27] developed and analysed a model (5) to study the survival of forestdependent wildlife populations in the presence of population pressure-induced mining activities. The study used Hollingtype II functional response to describe the interaction between forest and wildlife species, while the human population was thought to grow logistically. Conversely, population pressure and mining activities were assumed to be governed by mass action functional response. The study is aimed at addressing human-wildlife conflicts, which are the implication of overgrowing mining activities in the forest area. However, the effects of human-wildlife conflicts on human and wildlife populations were not explicitly captured in the model
formulation. The model was analysed qualitatively for the boundedness, existence, and stability analysis of the boundary and interior equilibrium points, as well as the uniform persistence of the system. Furthermore, the quantitative analysis was performed to confirm the qualitative analysis, whereby the numerical results demonstrate that the system may not remain persistent if the utilisation rates of the forest are higher than its growth. The study further concluded that, in order to maintain the balance between the populations of humans and wildlife species, forest biomass that is inhabited by wildlife should be used sustainably.

$$\begin{cases} \dfrac{dB}{dt} = sB\left(1 - \dfrac{B}{L}\right) - \dfrac{\alpha_1 BW}{1 + \beta B} - \theta BN - \theta_1 B^2 M, & B(0) = B_0 \ge 0, \\ \dfrac{dW}{dt} = \dfrac{\beta_1 BW}{1 + \beta B} - \delta_0 W - \delta_W^2, & W(0) = W_0 \ge 0, \\ \dfrac{dN}{dt} = rN\left(1 - \dfrac{N}{K}\right) + \pi_1 \alpha_1 BN, & N(0) = N_0 \ge 0, \\ \dfrac{dP}{dt} = \lambda N - \lambda_0 P, & P(0) = P_0 \ge 0, \\ \dfrac{dM}{dt} = M_0 + \alpha P - \mu_0 M, & M(0) = M_0 \ge 0, \end{cases} \tag{5}$$

where *B(t),W, N(t),P(t), and M(t)* are the cumulative density of forest biomass, wildlife species, human population,
population pressure, and mining activities, respectively.

Rachana et al. [40] developed and analysed a mathematical model (Equation (6)) to study the effect of deforestation caused by human population and industrialization on forestdependent wildlife species. The growth rate of density of wildlife species that are entirely reliant on forest resources is governed by a logistic model, whose carrying capacity is depleted by human population and industrialization. The stability theory of nonlinear ordinary differential equations was used to study the local and global stability of the interior equilibrium point, as well as the system's persistence. According to findings, deforestation induced by population and industrialization is driving forest resources to extinction and endangering the survival of wildlife species. The numerical simulation was utilized to validate the findings of the analytical analysis, whereby critical parameters of the model were identified. Despite the model incorporates human and wildlife population as state variables, industrialization was treated as the sole source of human population pressure.

$$\begin{cases} \dfrac{dB}{dt} = sB - \dfrac{s_0 B^2}{L} - \alpha BN - \alpha_1 B^2 N - \beta BI - \beta_1 B^2 I - s_1 BW, & B(0) = B_0 \geq 0, \\ \dfrac{dN}{dt} = rN - \dfrac{r_0 N^2}{K} + \alpha BN + \alpha_1 B^2 N, & N(0) = N_0 \geq 0, \\ \dfrac{dI}{dt} = \beta BI + \beta_1 B^2 I - \beta_0 I^2 - \theta_0 I, & I(0) = I_0 \geq 0, \\ \dfrac{dW}{dt} = \pi s_1 BW - \phi_0 W^2 - (\phi_1 N + \phi_2 I) W^2 - \psi_0 W, & W(0) = W_0 \geq 0, \end{cases} \tag{6}$$

where *B(t),N(t),I(t)* are the cumulative density of forest biomass, human population, industrialization, and
wildlife species, respectively. A year later, Kusum et al. [29] developed and analysed a nonlinear mathematical model (Equation (7)) to study the effect of deforestation caused by population and population pressure on wildlife species. The model considered a forest habitat where both forest biomass and wildlife species are under threat due to overgrowing human population and their demands. The formulation of the model was based on the assumptions that wildlife species are completely reliant on forestry resources for food and shelter. Because of the desire for agricultural land for food production, wood, space for housing complexes, and economic position, wildlife species are being affected as the human population expands in the forest region. The findings show that the density of wildlife species tends to decline as the parameters responsible for the increase of population pressure increase. Although population pressure affects wildlife populations, the model did not take into account how wildlife population benefits human population.

$$\begin{cases} \dfrac{dB}{dt} = sB\left(1 - \dfrac{B}{L}\right) - \alpha_1 BN - \alpha_2 B^2 P - \phi BW, & B(0) = B_0 \geq 0, \\ \dfrac{dN}{dt} = rN\left(1 - \dfrac{N}{K}\right) + \pi_1 \alpha_1 BN, & N(0) = N_0 \geq 0, \\ \dfrac{dP}{dt} = \lambda N - \lambda_0 P, & P(0) = P_0 \geq 0, \\ \dfrac{dW}{dt} = \theta\phi BW - \delta_0 W^2 - \theta_1 PW - \delta_1 W^2 P - \theta_0 W, & W(0) = W_0 \geq 0, \end{cases} \tag{7}$$

where *B(t),N(t),P(t) and W(t)*are the cumulative density of forest biomass, human population, population pressure,
and wildlife species.

Recently, Rachana et al. [44] developed and analysed a model (Equation (8)) to study the impact of human activities on forest biomass and the wildlife population. The study assumed that the growth rate of the wildlife population wholly depends on forest for food and shelter. Further, it was assumed that the growth of forest biomass and human population follows a logistic nonlinear type of equations. The findings show that there is a strong relationship between human activities and forest resources. As to other studies reviewed, Rachana et al.'s [44] study did not include the concept of the residence-based human population which is a critical phenomenon in forest management in developing countries [20].

$$\begin{cases} \dfrac{dB}{dt} = sB - \dfrac{s_0 B^2}{L} - \alpha BW - \beta BN - \gamma B^2 H, & B(0) = B_0 \geq 0, \\ \dfrac{dW}{dt} = \theta_1 \alpha BW - \delta_1 W - \delta_0 W^2 - \nu_1 WN - \nu_1 WH, & W(0) = W_0 \geq 0, \\ \dfrac{dN}{dt} = rN - \dfrac{r_0 N^2}{K} + \theta_2 \beta FN - \sigma NW, & N(0) = N_0 \geq 0, \\ \dfrac{dH}{dt} = \lambda N + \theta_3 \gamma B^2 H - \mu_0 H, & H(0) = H_0 \geq 0, \end{cases} \tag{8}$$

where *B(t),N(t)H(t), and W(t)* are the cumulative density of forest biomass, human population, human activities, and wildlife species, respectively. Apart from models that studies depletion of forest biomass and forest-dependent wildlife species, different scholars ([1, 38, 45, 46]) developed and analysed models for depletion and conservation of forest biomass; the impact of forest depletion on the survival of other biological species was not featured in modelling process. For example, Kumar et al. [38] developed and analysed a model (Equation (9)) to study the impact of population and population pressure on forest resources and its conservation by using economic measures. The model was developed with the assumption that the growth of forest biomass and human population were governed by logistic equation, while industrialization, population pressure, and economic measures were governed by mass action functional response. Further, it was assumed that the demands for industrial products increase the intensity of industrialization and eventually destroy forest biomass. Economic measures were therefore assumed to be implemented to lessen the severity of population pressure, which eventually reduce the intensity of industrialization. Although the study incorporates human population as one of the state variables, it does not explore how the decline in forest biomass affects the survival of other biological species. The model analysis suggests that the application of economic measures can significantly reduce population pressure and conserve forest resources if they are applied with enough potential.

where *B(t),N(),P(t),I(t) and E(t)*are the cumulative density of forest biomass, human population, population pressure, cumulative density of industrialization, and economic measures, respectively.

Other scholars [45, 47, 48] tried to understand the contribution of environment pollution as the result of human activities on the depletion of forest biomass and the survivalof forest-dependent wildlife species. For example, Balram and Jabir [36] developed and analysed a mathematical model (Equation (10)) to study the impact of environmental pollution on forest biomass. The model was formulated by assuming that forest biomass is depleted by pollution in a closed region D with a smooth boundary ∂D: The study assumed that the pollutant from the environment does not affect the forest resources directly. Conversely, the uptake pollutant is converted to other toxic substance through some metabolic process; this substance is what affects the growth rate of the forest biomass. The results show that if the time delay in formation of this toxic substance is large enough, then the effects of environmental pollution on forest biomass will be minimized. However, if the rate toxic substance formation
is high, then the system will destabilize.

The variables $B(t), T(t), U(t)$, and $C(t)$ are the density of forest biomass, concentration of pollutants in the environment, environmental pollution concentration absorbed by the resource biomass at coordinates (x,y) D and time $t \geq 0$ and concentration of toxic substance formed after conversion of pollutant $U(t)$, respectively.

3.2. Other Models. Apart from dynamical models, discrete, stochastic, and data analysis models are also used to study the impact of population and population pressure on biodiversity. For example, Freitas et al. [49] studied the effects of human activities on forest cover dynamics, specifically, they were interested to understand if forest fragmentation, deforestation, and forest regrowth can be defined by topography, roads density, and land use. The generalized least squares regression models were used to fit the data, and the findings showed that road density has a long-term effect on forest cover and are an attractor of topography change. Thus, where the density of roads is high, forests are at risk. They recommended that effective forest management strategies would be well served to consider how roads are distributed.

Vanessa et al. [50] used regression models to investigate the relationship between anthropogenic disturbance and forest characteristics. Fourteen attributes related to population pressure were selected as predictor variables while, seven forest attributes related to species diversity, composition, and structure were response variables. The study backed the evidence that human activities at different spatial scales disrupt the structure and composition of the forest cover. Furthermore, the study shows that the percentage of endangered species is positively correlated to long road networks and logging.

Ai and Maryam [32] developed Multilayer PerceptronNeural Network (MLP) to predict vegetation diversity under ecological conditions and human activities. Mean Absolute Error (MAE) (Equation (12)), Mean Square Error (MSE) (Equation (13)), and Coefficient of determination (R^2) (Equation (14)) indices were used to estimate the accuracy and performance of the model [51].

where Oi is the observed data, Pi is the predicted data, $Oave$ is the mean of the observed data, and n is the number of samples. The MLP model demonstrates the capability of predicting the impact of human activities on vegetation diversity, but with the challenge of identification and quantification 6 Journal of Applied Mathematics of the influential variable. In line with this study, Ali et al. [31] developed a model for assessing vegetation density in protected areas which are threatened by tourism activities. The study used data mining techniques in which the results reveal that the MPL has the ability to predict vegetation density changes under tourism pressure precisely compared to Radial Basis Function Neural Network (RBFNN) and Support Vector Machine (SVM) models. In additional, the model suggested that the area with higher organic matter and soil moisture are likely to tolerate pressure form tourist activities. The use of data mining techniques in this study proved to be the best approach when we are confronting with unavailability of real data. Further, Mauro and Gerardo [52] used quantitative analysis to study the sustainability of the world human population given deforestation stance. They employed a simplified model based on the stochastic process influenced by a random walk continuous time in combination with a dynamical model that describes human-forest interaction. From the statistical point of view, they showed that, given the growing demands of forest resources, if no action will be taken, the probability that forest resources will accommodate the growing demands of human population is less than 10% in the most optimistic scenario. Yet, the model has limitations due to the use of a simple dynamical model which excludes many variables and parameters, however, it provides a good foundation for incorporating dynamical and stochastic models in addressing environmental issues. Zelin et al. [53] and Isaiah et al. [54] provide an in-depth review of the use of other models in studying human-forest interaction.

4. Discussion and Conclusion

From this review, it is true that the use of mathematical models specifically the systems of differential equations have continually attracted many researchers in the field of forest management. The growing interest hinges on its potential to untangle the complex phenomenon resulted from humannature interactions and provide tools and information that support the formulation of policies and strategies that aim to conserve forest biomass. Despite the limitations associated with many assumptions in mathematical modelling, especially dynamical system models, through analytical and numerical analysis, the review depicted that, key modeling questions were addressed, that is, the behaviour of the human-forest interaction, what are the parameters that needs attention by policymakers, and the reliability of the developed model. In the same vein, the use of data mining techniques [31, 32, 52], on the other hand, recently demonstrated its applicability to study the impact of human population and its associated activities on the density of forest biomass in light of the lack of sufficient datasets and unlimited parameters that influence the model outputs.

The natural and social world is dynamic, which is necessitating the need for iterative efforts to find better models to improve forest management. This review identified the potential areas of improving the existed models, the areas ranging from model formulation to model analysis (analytical

and numerical). Regarding to model formulation, the review elucidates the need for developing a complex and more relevant model to understand and predict the impact of anthropogenic activities on forest biomass and forest-dependent wildlife species under the current growing population pressure, changing climatic conditions and socioeconomic situations. It is believed that the households' income determines the consumption patterns of the forest resource and human lifestyles
[20]. On the other hand, there is unequal distribution of per capital income between rural areas and urban, where rural areas account for more poor households than urban areas [23]. To address the role of socioeconomic aspects on forest management, the developed models must incorporate partition of human populations (rural and urban) variable to capture important information regarding the conservation or forest. Partitioning of human population will accommodate emerging socioeconomic and ecological variables that hold together the human-nature interaction and relationships.

Regarding model analysis, the theory of Lyapunov's function was used to establish global asymptotic behavior of the system in most of the reviewed works. This approach has a shortfall as there is no systematic way to choose proper candidate of the Lyapunov function [55], its effectiveness is mostly depend on trial and error as well as specific problems. The researchers believe that there is a potential to use the Volterra-Lyapunov stable matrices [56] method especially for models with few number of variables. The method incorporates the Volterra matrix theory into the Lyapunov functions which avoids the necessity to determine the coefficients of the Lyapunov functions under specific conditions [55]. Furthermore, mathematical models are known to have input parameters which are not known and with sufficient degree of uncertainty due to natural variation and errors in measurement and parameter estimation. It is equally important to perform uncertainty quantification of the model input parameters to quantify the uncertainty and identify which parameters are more sensitive to the model output. The reviewed works used either single parameter or local sensitivity methods to perform uncertainty quantification. These methods keep all other parameters fixed at default values which makes the methods inadequately in measuring the uncertainty and sensitivity of the input parameter [57]. Therefore, there is a potential of using a multidimensional parameter space uncertainty quantification methods such as Latin Hypercube Sampling and Partial Rank Correlation Coefficient
(LHS/PRCC) and Extended Fourier Amplitude Sensitivity Test (eFAST) [58]. These methods are correlational and variance-based approach, respectively, and have recently proved to have the ability to perform global uncertainty
quantification where by all uncertainty can be identified and quantified while all parameters are simultaneously varied.

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ભારતમાં ડિજિટલ યુગમાં ફિનટેકનું ભવિષ્ય: એક અભ્યાસ

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"ફિનટેક" શબ્દ જે "ફાઈનાન્સિયલ ટેક્નોલોજી" માટેનો ટૂંકો રૂપ છે, ફિનટેક એ વ્યવસાયોથી બનેલું એક ક્ષેત્ર જે નાણાકીય સેવાઓને અસરકારક રીતે પૂરી પાડવા માટે ટેકનોલોજીનો ઉપયોગ કરે છે. એકવીસમી સદીમાં, તે એક ઉભરતી સેવા છે. મોબાઈલ પેમેન્ટ્સ(ચૂકવણું), લોન, નાણાંની લેવાળ-દેવળ અને મિલકત કે સંપતિ સંચાલન માટે નાણાકીય ક્ષેત્રોમાં ટેક્નોલોજીનો અમલ કરીને, પરંપરાગત ટ્રાન્ઝેક્શન સિસ્ટમને નવા સ્ટાર્ટ-અપ વ્યવસાયો અને આધુનિક તથાકાર્યક્ષમ તકનીકો સાથે બદલવાનો પ્રયાસ કરી રહ્યા છે. પીઅર-ટુ-પીઅર ધિરાણ, પીઅર-ટુ-પીઅર પેમેન્ટ ટેક્નોલોજી, ડિજિટલ વોલેટ્સ, બ્લોકચેન ટેક્નોલોજી અને મોબાઈલ બેન્કિંગ એ નાણાકીય વ્યવહારોમાં ટેક્નોલોજીનો ઉપયોગ કેવી રીતે થાય છે તેના થોડા ઉદાહરણો છે જે આ લાભોમાં વધારો કરવા અને ઉચ્ચ નાણાકીય વ્યવહાર કાર્યક્ષમતા પ્રાપ્ત કરવા માંગે છે. વધુમાં, તેઓ ગ્રાહક ખર્ચ ઘટાડવામાં પણ મદદ કરે છે.

ભારત વિશ્વની ફિનટેક ક્રાંતિનું નેતૃત્વ કરી રહ્યું છે. ચીન અને યુએસ પછી, ભારત હાલમાં વિશ્વભરમાં ત્રીજું સૌથી મોટું ફિનટેક ઈકોસિસ્ટમ ધરાવે છે. 11 ફિનટેક બિઝનેસ ગયા વર્ષે વિશ્વટોચે પહોંચ્યા છે. ફિનટેક વ્યવસાયો માટે ભારત એક સંપૂર્ણ બજાર છે, જેમાં વિશ્વની બીજા ક્રમની સૌથી મોટી વસ્તી છે, ડિજિટલ ટેક્નોલોજીની ઍક્સેસ છે અને સાથે વ્યાપારી પ્રયાસોની સંખ્યા વધી રહી છે. પરિણામે, નવીનતાને પ્રોત્સાહિત કરતા નવી ટેક્નોલોજી-સક્ષમ વલણોએ નાણાકીય સેવા ક્ષેત્ર પર નોંધપાત્ર અસર અને પ્રભાવ પાડ્યો છે. આથી પ્રસ્તુત સંશોધન ભારતમાં ડિજિટલ યુગમાં ફિનટેકનું ભવિષ્ય પર હાથ ધરવામાં આવ્યું છે. જે ભારતમાં ડિજિટલ યુગમાં ફિનટેકનું ભવિષ્ય અંગેનો ખ્યાલ મેળવવી અને ભારતીયફિનટેકસ્ટાર્ટઅપ્સને સામનો કરવામાં આવતી અસંખ્ય તકો અને મુશ્કેલીઓ અને પડકારોનો અભ્યાસ કરશે.

ચાવીરૂપ શબ્દો : AI: આર્ટિફિશિયલ ઈન્ટેલિજન્સ, ફિનટેક: ફાઈનાન્શિયલ ટેક્નોલોજી, ફાઈનાન્શિયલ ઈનોવેશન

※પ્રસ્તાવના

1972 માં, ન્યુ યોર્કના એક બેંકરે સૌપ્રથમ "ફિનટેક" શબ્દનો ઉપયોગ કર્યો. ફિનટેક કંપનીઓ ચુકવણી વિકલ્પો, ઓનલાઈન માર્કેટપ્લેસ ધિરાણ, મોબાઈલ એપ્સ, ધિરાણ, વિદેશી વિનિમય, રોકાણ, ડિસ્ટ્રિબ્યુટેડ લેજર ટેકનોલોજી, ડિજિટલ કરન્સી, મોબાઈલ વોલેટ્સ, આર્ટિફિશિયલ ઈન્ટેલિજન્સ અને ફાઈનાન્સમાં રોબોટિક્સ, ક્રાઉડફંડિંગ, ઈન્સ્યોરન્સ અને વેલ્થ મેનેજમેન્ટ જેવી સેવાઓ પ્રદાન કરે છે. જો કે, ફિનટેક(FinTech)શું છે તેની કોઈ વ્યાપકપણે સ્વીકૃત વ્યાખ્યા આપવામાં આવી નથી.

"ફિનટેક" શબ્દ જે "ફાઈનાન્સિયલ ટેક્નોલોજી" માટેનો ટૂંકો રૂપ છે, ફિનટેક એ વ્યવસાયોથી બનેલું એક ક્ષેત્ર જે નાણાકીય સેવાઓને અસરકારક રીતે પૂરી પાડવા માટે ટેકનોલોજીનો ઉપયોગ કરે છે. એકવીસમી સદીમાં, તે એક ઉભરતી સેવા છે.

મોબાઈલ પેમેન્ટ્સ(ચૂકવણું), લોન, નાણાંની લેવાળ-દેવળ અને મિલકત કે સંપતિ સંચાલન માટે નાણાકીય ક્ષેત્રોમાં ટેક્નોલોજીનો અમલ કરીને, પરંપરાગત ટ્રાન્ઝેક્શન સિસ્ટમને નવા સ્ટાર્ટ-અપ વ્યવસાયો અને આધુનિક તથાકાર્યક્ષમ તકનીકો સાથે બદલવાનો પ્રયાસ કરી રહ્યા છે. પીઅર-ટુ-પીઅર ધિરાણ, પીઅર-ટુ-પીઅર પેમેન્ટ ટેક્નોલોજી, ડિજિટલ વોલેટ્સ, બ્લોકચેન ટેક્નોલોજી અને મોબાઈલ બેન્કિંગ એ નાણાકીય વ્યવહારોમાં ટેક્નોલોજીનો ઉપયોગ કેવી રીતે થાય છે તેના થોડા ઉદાહરણો છે જે આ લાભોમાં વધારો કરવા અને ઉચ્ચ નાણાકીય વ્યવહાર કાર્યક્ષમતા પ્રાપ્ત કરવા માંગે છે. વધુમાં, તેઓ ગ્રાહક ખર્ચ ઘટાડવામાં પણ મદદ કરે છે.

ભારત વિશ્વની ફિનટેક ક્રાંતિનું નેતૃત્વ કરી રહ્યું છે. ચીન અને યુએસ પછી, ભારત હાલમાં વિશ્વભરમાં ત્રીજું સૌથી મોટું ફિનટેક ઇકોસિસ્ટમ ધરાવે છે. 11 ફિનટેક બિઝનેસ ગયા વર્ષે વિશ્વટોચે પહોંચ્યા છે. ફિનટેક વ્યવસાયો માટે ભારત એક સંપૂર્ણ બજાર છે, જેમાં વિશ્વની બીજા ક્રમની સૌથી મોટી વસ્તી છે, ડિજિટલ ટેક્નોલોજીની ઍક્સેસ છે અને સાથે વ્યાપારી પ્રયાસોની સંખ્યા વધી રહી છે. પરિણામે, નવીનતાને પ્રોત્સાહિત કરતા નવી ટેક્નોલોજી-સક્ષમ વલણોએ નાણાકીય સેવા ક્ષેત્ર પર નોંધપાત્ર અસર અને પ્રભાવ પાડ્યો છે.

ફિનટેક, અથવા ફાઇનાન્સિયલ ટેક્નોલોજીમાં(નાણાકીય તકનીક) એવી કોઈપણ તકનીકનો સમાવેશ થાય છે જે સૉફ્ટવેર દ્વારા નાણાકીય સેવાઓ પ્રદાન કરે છે, જેમ કે ઑનલાઇન બેંકિંગ, મોબાઇલ ચુકવણી એપ્લિકેશનો અથવા તો ક્રિપ્ટોકરન્સી. ફિનટેક એ એક વ્યાપક શબ્દ છે જેમાં વિવિધ પ્રકારની વિવિધ તકનીકોનો સમાવેશ થાય છે, પરંતુ તેનો મુખ્ય ઉદ્દેશ્ય વ્યક્તિઓ અને સંસ્થાઓ તેમના નાણાંનો ઉપયોગ કેવી રીતે કરે છે અને પરંપરાગત નાણાકીય સેવાઓ સાથે સ્પર્ધા કરે છે તેની સાથે બદલવાનો છે. ફિનટેક વ્યવહારોનું મૂલ્ય 2019માં US$66 બિલિયનથી વધીને 2023માં US$138 બિલિયન સુધી 20%ના ચક્રવૃદ્ધિ વાર્ષિક વૃદ્ધિ દરે (CAGR) થવાની ધારણા છે. ભારતે નાણાકીય વર્ષ 2021 સુધીમાં ડિજિટલ પેમેન્ટના ક્ષેત્રમાં નોંધપાત્ર વૃદ્ધિનો અનુભવ કર્યો છે, જેમાં લગભગ US$2 ટ્રિલિયન જેટલી રકમના 5.7 બિલિયન કુલ ડિજિટલ વ્યવહારો નોંધાયા છે.

※સંદર્ભ સાહિત્ય

- **ડો. અરીફા બેગમ,2021** તેમણે "ભારતમાં ફિનટેકની તકો, પડકારો અને ભવિષ્યનો અભ્યાસ" પર અભ્યાસ કર્યું હતું જેમાં તેમણે તારણ કાઢ્યું હતું કે ઝડપી, સુરક્ષિત અને વધુ ભરોસાપાત્ર સેવાઓ પ્રદાન કરતી વખતે વ્યવસાયે ખર્ચ ઘટાડવાની જરૂર છે. ફિનટેક નાણાકીય વ્યવસ્થાના વિકાસમાં યોગદાન આપી શકે છે જે નવીનતાઓને સક્ષમ કરીને અને જોખમોને નિયંત્રિત કરીને વધુ સમાવિષ્ટ, ખર્ચ-અસરકારક અને મજબૂત બનાવી શકાય છે. ભારતમાં, 2100 થી વધુ ફિનટેક વ્યવસાયો છે, અને તેમાંથી 67 ટકા કરતાં વધુની સ્થાપના છેલ્લા પાંચ વર્ષમાં કરવામાં આવી હતી, જેણે ફાઈનાન્સમાં પણ ઘાતાંકીય વૃદ્ધિનો અનુભવ કર્યો છે.
- **ડો. સી. વિજય,2019** તેમણે "ભારતમાં ફિનટેક - તકો અને પડકારો" આ વિષય પર સંશોધન પત્ર રજૂ કર્યું હતુ જેમાં તેમણે તારણ કાઢ્યું હતું કે ભારત સરકાર ફિનટેક ઉદ્યોગ પર ધ્યાન કેન્દ્રિત કરે છે અને પ્રોત્સાહિત કરે છે અને નવા વિચારો અને નવીનતાઓને પ્રોત્સાહન આપે છે જે ફિનટેક ઉદ્યોગનો સંદર્ભ આપે છે. ફિનટેક એ નાણાકીય ઉદ્યોગમાં એક ઉભરતો ખ્યાલ છે. ભારતમાં નાણાકીય ટેક્નોલોજી નવીનતા ભારતીય અર્થતંત્ર માટે વધુ ફાયદા, ફિનટેક સેવાઓ વધુ સુરક્ષિત અને વપરાશકર્તા-મૈત્રીપૂર્ણ છે. ફિનટેક સેવાઓ નાણાકીય સેવાઓ માટે તેમના ખર્ચમાં ઘટાડો કરે છે. આ અભ્યાસનું પરિણામ દર્શાવે છે કે ભારતમાં નાણાકીય સેવાઓ માટે ફિનટેક ઉદ્યોગમાં પરિવર્તન આવ્યું છે. અને વિશ્વમાં ભારતનો સૌથી ઝડપથી વિકસતો ઉદ્યોગફિનટેક છે. પરંપરાગત રીતે રોકડ-સંચાલિત ભારતીય અર્થતંત્રે ફિનટેક તકને સારો પ્રતિસાદ આપ્યો છે, જેના પછાડનો મુખ્ય કારણ ઈ-કોમર્સ અને સ્માર્ટફોનનો પ્રવેશ છે.

➣**થોમસ ફિલિપોન,2016**તેમણે "નાણાકીય ક્ષેત્ર પર ફિનટેકની સંભવિત અસરોનું મૂલ્યાંકન" આ વિષય પર સંશોધન પત્ર રજૂ કર્યું હતુ જેમાં નાણાકીય સ્થિરતા અને સેવાઓની ઍક્સેસ બાબત અંગે ચર્ચા કરી હતી. નાણાકીય સેવાઓ પર કેન્દ્રિત સંશોધન અણધારી રીતે મોંઘું રહે છે, જે નવા સ્પર્ધકોના દેખાવ માટે જવાબદાર છે. બીજી બાજુ અભ્યાસ તારણ આપે છે કે ફિનટેકમાં ગહન ફેરફારો લાવવાની ક્ષમતા ધરાવે છે પરંતુ તે નોંધપાત્ર નિયમનકારી મુદ્દાઓ રજૂ કરે તેવી શક્યતાઓ રહેલી છે.

સંશોધન પદ્ધતિ

※અભ્યાસના હેતુઓ(ઉદ્દેશ્યો)

✓ફિનટેક અંગે સમગ્ર દ્રષ્ટિનો અભ્યાસ કરવો.
✓ફિનટેકના વિકાસનો અભ્યાસ કરવો.
✓ભારતમાં ડિજિટલ યુગમાં ફિનટેકનું ભવિષ્ય અંગેનો ખ્યાલ મેળવવો.
✓ભારતીય ફિનટેક સ્ટાર્ટઅપ્સને સામનો કરવામાં આવતી અસંખ્ય તકો અને મુશ્કેલીઓ અને પડકારોનો અભ્યાસ કરવો.

※માહિતીએકત્રીકરણ

પ્રસ્તુતઅભ્યાસ ગૌણ માહિતી પર આધારિત છે. આ ગૌણ માહિતી પસંદ કરેલ ક્ષેત્રના વાર્ષિક અહેવાલોમાંથી એકત્રિત કરવા આવી છે, અન્ય મહત્વપૂર્ણમાહિતી નાણાકીય સાહિત્ય, સામયિકો, સમાચાર પત્રો અને પૂર્વે થયેલા સંશોધનોમાંથી એકત્રિત કરવામાં આવી છે.

※સંશોધનનો પ્રકાર :

પ્રસ્તુત સંશોધન વ્યવહારિક બાબતોની ચકાસણી કરતું હોવાથી તેને વ્યવહારિક સંશોધન કહી શકાય.

※ફિનટેક એટલે શું ?

ફિનટેક એ "ફાઈનાન્સ" અને "ટેક્નોલોજી" શબ્દોનું સંયોજન છે. ફિનટેક, અથવા ફાઈનાન્સિયલ ટેક્નોલોજી, એ કોઈપણ ટેક્નોલોજીનું વર્ણન કરવા માટે વપરાતો શબ્દ છે જે સૉફ્ટવેર દ્વારા નાણાકીય સેવાઓ પહોંચાડે છે, જેમ કે ઑનલાઈન બેંકિંગ, મોબાઈલ પેમેન્ટ ઍપ અથવા તો ક્રિપ્ટોકરન્સી.

ફિનટેક એ એક વ્યાપક કેટેગરી છે જેમાં ઘણી વિવિધ તકનીકોનો સમાવેશ થાય છે, પરંતુ તેનો પ્રાથમિક ઉદ્દેશ્યો ગ્રાહકો અને વ્યવસાયો તેમની નાણાકીય ઍક્સેસની રીતને બદલવા અને પરંપરાગત નાણાકીય સેવાઓ સાથે સ્પર્ધા કરવાનો છે. આર્ટિફિશિયલ ઈન્ટેલિજન્સ, બ્લોકચેન, ક્લાઉડ કમ્પ્યુટિંગ અને બિગ ડેટાને ફિનટેકના "ABCD" (ચાર મુખ્ય ક્ષેત્રો) તરીકે ગણવામાં આવે છે.

※ભારતમાંફિનટેક

ભારતીય નાણાકીય વ્યવસ્થામાં વિસ્તરતી ભારતીય અર્થવ્યવસ્થા, નવી નવીનતાઓ અને વિકસતી તકનીકોના પરિણામે ફેરફારો જોવા મળ્યા છે. નાણાકીય ઉત્પાદનો અને સેવાઓ કેવી રીતે ચલાવવી અને વિતરિત કરવી તે અંગેની પરંપરાગત શાણપણને ફિનટેક દ્વારા બદલવામાં આવી છે. આજકાલ, ફિનટેકની આસપાસનો હાઈપ વ્યાપકપણે સ્વીકાર્ય વ્યૂહરચના અને સ્થાપિત નાણાકીય સંસ્થાઓ માટે સ્પર્ધાત્મક ઈકોસિસ્ટમમાં વિકસિત થયો છે. ભારતમાં ફિનટેક અપનાવવાનું પાછલા બે વર્ષોમાં નાટકીય રીતે વિસ્તર્યું છે, અને ફિનટેક ઉદ્યોગ ભારતમાં નાણાકીય સેવાઓ અને તેના વૈશ્વિક સ્તરે સૌથી ઝડપથી વિકસતા ફિનટેક ક્ષેત્ર માટે શિફ્ટ થયો છે.

ભારતીય FinTech કંપનીઓ કેટલીક મહત્વપૂર્ણ માળખાકીય સમસ્યાઓને સંબોધિત કરી શકે છે જે ભારતીય નાણાકીય સેવાઓથી ઘેરાયેલી છે, જેમાં તેમની પહોંચનો વિસ્તાર કરવો, તેમના ગ્રાહકોના અનુભવોમાં વધારો કરવો, તેમના ઓપરેશનલ

ઘર્ષણને ઓછું કરવું અને ડિજિટલ ચેનલની સ્વીકૃતિ અને ઉપયોગને પ્રોત્સાહિત કરવાનો સમાવેશ થાય છે. જેમ જેમ બેંકો આ વધુ ચપળ અને નવીન સ્ટાર્ટ-અપ્સને પકડવાનો પ્રયાસ કરે છે, તેમ તેમની લેગસી-પ્રોન પ્રક્રિયાઓ અને ઉચ્ચ ઓપરેટિંગ કોસ્ટ મોડલ ડિજિટલ ફિનટેક સ્ટાર્ટઅપ્સને એક ફાયદો પ્રદાન કરશે. ફિનટેક માટે તક બજાર વિસ્તરણ, ઉપભોક્તા વર્તણૂકને પ્રભાવિત કરવા અને નાણાકીય ક્ષેત્રમાં લાંબા ગાળાના સુધારા લાવવાની છે.

ભારતે આ બદલાવની આગેવાની આગળથી કરી છે. ફિનટેકના 52 ટકા અપનાવવાના દર સાથે, તાજેતરના વૈશ્વિક મતદાનમાં ભારત બીજા ક્રમે આવે છે. અહેવાલો અનુસાર, ભારતમાં 1,218 જેટલા ફિનટેક વ્યવસાયો છે જેણે નોંધપાત્ર સંખ્યામાં નોકરીઓને ટેકો આપ્યો છે. વધુમાં, તેઓ રોકાણની તીવ્ર ઇચ્છાને પ્રોત્સાહન આપી રહ્યા છે. "ઓછી રોકડ" સમાજ બનાવવા માટે, રિઝર્વ બેંકે વર્ષોથી ઈલેક્ટ્રોનિક પેમેન્ટના ઉપયોગને પ્રોત્સાહન આપ્યું છે. ટેક્નોલોજી સોલ્યુશન્સનો ઉપયોગ કરીને જે ઝડપી પ્રક્રિયાને સક્ષમ કરે છે, ધ્યેય એક ચુકવણી સિસ્ટમ ઓફર કરવાનો છે જે સલામતી, સુરક્ષા, વધુ સગવડતા અને સુલભતાના ગુણોને જોડે છે. રસના અન્ય ક્ષેત્રોમાં પોષણક્ષમતા, આંતર કાર્યક્ષમતા અને ગ્રાહક જાગૃતિ અને સુરક્ષાનો સમાવેશ થાય છે. ચુકવણી સેવાઓ માટે પરંપરાગત પ્રવેશ બિંદુ બેંક કરવામાં આવ્યું છે. જો કે, તકનીકી પ્રગતિની ઝડપી ગતિને કારણે, બેંકોનો હવે આ ઉદ્યોગ પર એકાધિકાર નથી. બિન-બેંક સંસ્થાઓ સીધી છૂટક ઈલેક્ટ્રોનિક ચુકવણી સેવાઓ પ્રદાન કરીને અથવા બેંકોને તકનીકી સેવા પ્રદાતાઓ તરીકે સેવા આપીને બેંકો સાથે સહયોગ કરે છે અને સ્પર્ધા કરે છે. નિયમનકારી વાતાવરણે પેમેન્ટ સેક્ટરમાં નોન-બેંક સંસ્થાઓની આ વધેલી સંડોવણીને પણ પ્રોત્સાહન આપ્યું છે.

તાજેતરના વર્ષોમાં આધુનિક રાષ્ટ્રીય ચુકવણી ઈન્ફ્રાસ્ટ્રક્ચર અને ટેકનોલોજી પ્લેટફોર્મ બનાવવામાં આવ્યા છે, જેમાં તાત્કાલિક ચુકવણી સેવા (IMPS), યુનિફાઈડ પેમેન્ટ્સ ઈન્ટરફેસ (UPI), ભારત ઈન્ટરફેસ ફોર મની (BHIM), ભારત બિલ પે સિસ્ટમ (BBPS), અને આધાર-સક્ષમ ચુકવણીનો સમાવેશ થાય છે. સિસ્ટમ (AePS). પરિણામે દેશનું રિટેલ પેમેન્ટ વાતાવરણ બદલાઈ ગયું છે. છેલ્લાં પાંચ વર્ષમાં, રિટેલ ઈલેક્ટ્રોનિક ચૂકવણીની કુલ રકમ લગભગ નવ ગણી વધી છે.

ફિનટેક કંપનીઓ ભારતમાં નાણાકીય સેવાઓનું દ્રશ્ય બદલી રહી છે. સંશોધન (EY Fintech Use Index 2017) અનુસાર, ભારતે ફિનટેક સેવાઓને સૌથી વધુ અપનાવનાર દેશ તરીકે ચીનને પાછળ છોડી દીધું છે. અણધારી રીતે, ફિનટેક માટે ભારતનો સ્વીકૃતિ દર ઘણો ઊંચો છે. તેમની રોજિંદી પ્રવૃતિઓમાં મોબાઈલ પેમેન્ટનો ઉપયોગ ભારતીય ગ્રાહકો દ્વારા ઉષ્માભર્યો આવકાર મળ્યો છે, જેઓ મોબાઈલ વોલેટ્સ અને યુનિફાઈડ પેમેન્ટ ઈન્ટરફેસ (UPI) પ્લેટફોર્મ જેવી અન્ય તાજેતરની પ્રગતિઓ દ્વારા સમર્થિત છે. ગ્રાહકો કિંમતોની સરખામણી કરવા માટે બેંકની વેબસાઈટ પર દોડી રહ્યા છે. છેલ્લા બે વર્ષમાં, ભારતમાં ફિનટેકને અપનાવવામાં નોંધપાત્ર ઉછાળો જોવા મળ્યો છે. વધુમાં, 20 અર્થતંત્રોની તપાસ કરનાર EYના ફિનટેક એડોપ્શન ઈન્ડેક્સ અનુસાર, 2017માં ફિનટેકને અપનાવવાના દરની દ્રષ્ટિએ ભારત આંતરરાષ્ટ્રીય સ્તરે બીજા ક્રમે છે. આ તમામ પાંચ સેવા શ્રેણીઓમાં જોવામાં આવ્યું હતું. આ હકીકત એ છે કે ડિજિટલી સક્રિય ભારતીય ઉપભોક્તાઓએ દત્તક લેવાનો દર દર્શાવ્યો હતો જે વિશ્વભરમાં સરેરાશ કરતાં 50% થી 100% વધારે હતો.

ભારતમાં રિયલ-ટાઈમ ટ્રાન્ઝેક્શન્સની સંખ્યા 2021 માં 48 અબજને વટાવી ગઈ છે, જે વિશ્વની ટોચની પાંચ અર્થવ્યવસ્થાઓ (યુનાઈટેડ સ્ટેટ્સ, કેનેડા, યુનાઈટેડ કિંગડમ, ફ્રાન્સ અને જર્મની) ના સંયુક્ત વોલ્યુમને 6.5 ગણા વટાવી ગઈ છે. આના કારણે 2021માં ભારતીય વ્યવસાયો અને ગ્રાહકો માટે લગભગ $12.6 બિલિયનની બચત થઈ. ભારતમાં 2022માં અંદાજે 23 બિલિયન ડિજિટલ પેમેન્ટ્સ નોંધાયા છે, જે કુલ INR 38.3 લાખ કરોડ છે.

અર્ધ-શહેરી અને ગ્રામીણ ભારતમાં UPI વ્યવહારોની સંખ્યામાં 650%નો વધારો થયો છે. 2022 માં, દેશમાં અર્ધ-શહેરી અને ગ્રામીણ રિટેલ કાઉન્ટર્સમાં અનુક્રમે મૂલ્ય અને વોલ્યુમમાં આશરે 25% અને 14% સહાયિત નાણાકીય વ્યવહારોમાં વધારો થશે.

2025 સુધીમાં, ડિજિટલ ઇન્વેસ્ટમેન્ટ માર્કેટ 22.4% ના 5-વર્ષના CAGR સાથે, 2021 માં $6.4 બિલિયનથી વધીને $14.3 બિલિયનના મૂલ્ય સુધી પહોંચવાની અપેક્ષા છે. ભારતમાં ડિજિટલ પેમેન્ટ્સનું બજાર 2026 સુધીમાં $3 ટ્રિલિયનથી વધીને $10 ટ્રિલિયન થવાનું અનુમાન છે. આ અસાધારણ વધારાના પરિણામે 2026 સુધીમાં ડિજિટલ પેમેન્ટ્સ (બિન-રોકડ) તમામ ચૂકવણીઓમાં 65% હિસ્સો ધરાવશે, અથવા 3 માંથી 2 વ્યવહારોડિજિટલ પેમેન્ટ્સદ્વારા ચૂકવણું કરવામાં આવશે.

※ફિનટેકનું ભવિષ્ય અનેતકો

ડિજિટલાઇઝેશન એ એક વ્યાપક ક્રાંતિ છે જેણે બેંકિંગ સહિત દરેક ઉદ્યોગને અસર કરી છે. હાલમાં મોટા પ્રમાણમાં તકનીકી અને માળખાકીય ફેરફારો થઈ રહ્યા છે, અને તે ઝડપથી નવા ધોરણ તરીકે ઉભરી રહ્યા છે.ડિજિટલ બેંકોના ઉદભવ સાથે કાર્યક્ષમતા અને સગવડતા વધી છે. કોઈને પણ બેંકની મુલાકાત લેવાનું, લાંબી લાઈનોમાં ઊભા રહેવાનું અને કાગળ ભરવા અને પૂર્ણ કરવાનું પસંદ નથી. માત્ર-ડિજીટલ બેંકો કોઈપણ સમયે અને કોઈપણ સ્થાનથી એકાઉન્ટ ખોલવા અને નાણાં ટ્રાન્સફર કરવાની મંજૂરી આપે છે. જે ડિજિટાઈઝેશનનો ફાયદો છે.ડિજીટલ બેંકોના ફાયદાઓમાં ત્વરિત બિલની ચુકવણી, એકાઉન્ટ બેલેન્સનું ઝડપી વિહંગાવલોકન, એકાઉન્ટ ટ્રાન્ઝેક્શન હિસ્ટ્રી અને રીઅલ-ટાઇમ એનાલિટિક્સનો સમાવેશ થાય છે.

બજારમાં સ્પર્ધા કરતી ઘણી નાણાકીય સંસ્થાઓ પર ડિજિટલાઇઝેશન દ્વારા આક્રમણ કરવામાં આવ્યું છે, જેણે તેમને બદલ્યા છે. છેલ્લા દસ વર્ષમાં ડેટા અને એનાલિટિક્સ નોંધપાત્ર રીતે આગળ વધ્યા છે, અને પરિણામે, સંસ્થાઓ હવે તેમના પર વધુને વધુ નિર્ભર છે. મોટા ડેટા અને એનાલિટિક્સનો ઉપયોગ વધુ વ્યક્તિગત અને કેન્દ્રિત વપરાશકર્તા અનુભવો બનાવવા માટે કરવામાં આવે છે. વ્યવસાયો સ્પર્ધાત્મક રહેવા માટે ડેટા અને એનાલિટિક્સ પર આધાર રાખે છે કારણ કે તેઓ તેમને ઑપરેશન ઑપ્ટિમાઇઝ કરવા, આવક વધારવા, ગ્રાહકની જરૂરિયાતોની અપેક્ષા સંતોષવા અને વ્યક્તિગત પ્રોડક્ટ ઑફર્સ પહોંચાડવા તેમજ માંગની આગાહી કરવા સક્ષમ બનાવે છે. વ્યવસાયોએ સમજવું જોઈએ કે જો મોટો ડેટા હોય તો એનાલિટિક્સ આપવું જોઈએ કારણ કે તેઓ અસ્પષ્ટ રીતે તેની સાથે જોડાયેલા છે. જેમ જેમ બેંકિંગ ઉદ્યોગ વધુને વધુ ડેટા-આધારિત ઓપ્ટિમાઇઝેશન તરફ આગળ વધે છે, વ્યવસાયોએ આ પ્રગતિઓ પર આયોજિત અને સંપૂર્ણ રીતે પ્રતિક્રિયા આપવી જોઈએ. વ્યવસાયિક પરિણામો આપવા માટે એકત્ર કરવામાં આવેલ ગ્રાહક ડેટાનો ઉપયોગ કરવો ખૂબ જ ઉપદેશક હશે.

તેના ઝડપી પ્રસાર અને અનુકરણને કારણે, બ્લોકચેન નાણાકીય સંસ્થાઓના ઓપરેશનલ ઇન્ફ્રાસ્ટ્રક્ચર નિર્ણાયક ઘટકમાં ફેરવાઈ રહ્યું છે, જેમાં ડિજિટલ પેમેન્ટ, સ્ટોક ટ્રેડિંગ, સ્માર્ટ કોન્ટ્રાક્ટ અને ઓળખ વ્યવસ્થાપનનો સમાવેશ થાય છે. નાણાકીય સંસ્થાઓ તેની વૈશ્વિક પહોંચ, ઝડપ અને સુરક્ષાના પરિણામે બ્લોકચેનનો વધુ ઝડપથી ઉપયોગ કરી રહી છે. ફિનટેક કંપનીઓએ વિશ્વાસ કેળવવો અને વ્યવહારો અને સપ્લાય ચેઇનમાં પારદર્શિતા દર્શાવવાની જરૂર છે. બ્લોકચેનનો ઉપયોગ કરીને, તેઓ સમગ્ર સપ્લાય ચેઇનમાં દૃશ્યતા કે પારદર્શકતા મેળવી શકે છે. તે પ્રદર્શન આધારચિન્હ (પરફોર્મન્સ બેન્ચમાર્કિંગ) અને ગુણવત્તા ખાતરીનું પણ સંચાલન કરે છે. નાણાકીય સેવાઓએ તેમની સિસ્ટમમાં બ્લોકચેનને એક જ વાર સંકલિત કરવું જોઈએ અને FinTech ને વિકસાવવાની તકો શોધવી જોઈએ.

વૈયક્તિકરણ અને બેંકિંગ એકસાથે ચાલે છે. બેંકિંગમાં વ્યક્તિગતકરણથી કંપનીઓને દર વખતે ફાયદો થાય છે. નાણાકીય સેવાઓ ઉદ્યોગમાં વૈયક્તિકરણ એ વ્યક્તિગત પસંદગીઓ અને ઐતિહાસિક માહિતીના આધારે ગ્રાહકને ઉપયોગી સેવા અથવા ઉત્પાદન ઓફર કરવાનો સંદર્ભ આપે છે. રોગચાળાને કારણે નાણાંકીય સંસ્થાઓ હવે સુખ-સાધનોની સરખામણીએ જરૂરિયાતોને

પ્રાથમિકતા આપવાની ફરજ પડી છે. કસ્ટમાઇઝ્ડ સંબંધ વિશ્વાસને પણ પ્રોત્સાહિત કરે છે. ડિજિટલ ટ્રાન્સફોર્મેશનનો અમલ મોટે ભાગે ગ્રાહક સંતોષ અને વધતા વેચાણ દ્વારા કરવામાં આવે છે. આ દિવસોમાં, નાણાકીય સંસ્થાઓ માત્ર એક બીજા સાથે જ નહીં પરંતુ ટેકનોલોજીમાં દિગ્ગજો સાથે પણ સ્પર્ધા કરે છે. વિકસતા વાતાવરણ સાથે તાલમેલ રાખવા અને તેના ગ્રાહકોની વધુ ઘનિષ્ઠ સમજ મેળવવા માટે નાણાકીય સેવા ક્ષેત્રે તેની ઝુંબેશ માપન વ્યૂહરચના પર પુનર્વિચાર કરવો જોઈએ.

ભૂતકાળના અનુભવ અનુસાર, રોબોટિક પ્રોસેસ ઓટોમેશન (RPA) એ નાણાકીય વ્યવહારોનું સંચાલન કરવાની સૌથી અસરકારક તકનીકોમાંની એક છે. RPA એ રોબૉટોનો પણ ઉલ્લેખ કરી શકે છે, આમ પ્રક્રિયા સ્વચાલિત હોય તે માટે તે સખત જરૂરી નથી. RPA ની વૃદ્ધિ એ હકીકત સાથે નિઃશંકપણે સંબંધિત છે કે તેઓ ઉચ્ચ સ્તરનો વપરાશકર્તા અનુભવ અને જ્ઞાનાત્મક સંપત્તિ-વ્યવસ્થાપન અંગે માર્ગદર્શન પ્રદાન કરે છે. રોબો-સલાહકારો વધુ ને વધુ જરૂરી બની રહ્યા છે. વર્તમાન સંજોગોનો લાભ લેવા માટે લોકો અત્યાધુનિક રોકાણની શક્યતાઓ અને બજારના ઊંડાણપૂર્વક વિશ્લેષણની આતુરતાથી રાહ જોઈ રહ્યા છે. આ અસાધારણ તકનો લાભ લેવા માટે વ્યવસાયોએ રોબો સલાહ આપતી સેવાઓ સાથે નવી સુવિધાઓ પ્રદાન કરવા માટે તૈયાર થવું જોઈએ. તેઓ બેંકિંગ ક્ષેત્રની સેવાઓ પ્રદાન કરે છે જેમ કે ગ્રાહક સહાય, ખાતું ખોલવાની કાર્યવાહી અને અન્ય નાણાકીય-સંબંધિત પ્રવૃત્તિઓ વગેરે.

ભારતીય ફિનટેક કંપનીઓ નાણાકીય સેવા ઉદ્યોગના ચાર પાસાઓને બદલવાની ક્ષમતા ધરાવે છે:

- FinTech સ્ટાર્ટઅપ કદાચ ખર્ચમાં ઘટાડો કરશે અને નાણાકીય સેવાઓનું ધોરણ વધારશે.
- નાણાકીય ટેકનોલોજી ક્ષેત્ર જોખમોનું મૂલ્યાંકન કરવા માટે મૂળ અને અદ્યતન પદ્ધતિઓ પ્રદાન કરશે. ધિરાણ અન્ડરરાઇટ કરવા અને ઓછા ક્રેડિટ ઇતિહાસ ધરાવતા ગ્રાહકો માટે ક્રેડિટ સ્કોર બનાવવા માટે બિગ ડેટા, મશીન લર્નિંગ અને વૈકલ્પિક ડેટાનો ઉપયોગ કરીને ભારતમાં નાણાકીય સેવાઓનો પ્રવેશ વધશે.
- ફિનટેક દ્વારા વધુ વૈવિધ્યસભર, સલામત અને સ્થિર નાણાકીય સેવાઓનું વાતાવરણ બનાવવામાં આવશે. પરંપરાગત બેંકોની તુલનામાં, ફિનટેક કંપનીઓ ઓછી એકરૂપ છે અને સક્ષમતા અને સંસ્કૃતિને વધારવા માટે ઉત્તમ શિક્ષણ ઉદાહરણો પ્રદાન કરે છે.
- ભારતીય બેંકો અને નાણાકીય સેવા પ્રદાતાઓ માટે જોખમ અને આંતરિક નિયંત્રણો, સંચાલકીય શ્રેષ્ઠતા, અનુપાલન સંસ્કૃતિ અને કર્મચારીઓની સંલગ્નતાના ક્ષેત્રોમાં સફળ સાબિત થયા છે. તેમની પાસેથી ફિનટેક વ્યવસાયો શ્રેષ્ઠ પ્રથાઓ શીખી શકે છે અને તેનો ઉપયોગ કરી શકે છે.

※ભારતમાં ફિનટેકના પડકારો

- ✓ઈન્ટરનેટજગતમાંસાયબરસુરક્ષાએમુખ્યચિંતાઓમાંનીએકબનીગઈછે–પછીતેમોબાઈલબેન્કિંગહોય, પેમેન્ટ એપ્સ હોય અથવા સામાન્ય રીતે ફિનટેક હોય. જેમ આપણે બધા જાણીએ છીએ તેમ, પરંપરાગત બેંકિંગ સિસ્ટમ્સ તેમના ડેટાને સુરક્ષા ગાર્ડ્સ, CCTVs, તિજોરીઓ અને વિશાળ બુલેટપ્રૂફ દરવાજા સાથે સુરક્ષિત અને સલામત રાખવાની તેમની ક્ષમતા ધરાવે છે. જો કે, જ્યારે આપણે વર્ચ્યુઅલ સુરક્ષા વિશે વાત કરીએ છીએ, ત્યારે વસ્તુઓ એટલી સરળ નથી જેટલી આપણે અપેક્ષા રાખીએ છીએ. વપરાશકર્તાઓ આ નબળાઈઓથી વધુ પ્રભાવિત થઈ શકે છે કારણ કે માત્ર તેમના પૈસા જ નહીં પરંતુ તેમની વ્યક્તિગત માહિતી પણ જોખમમાં છે, જે તેમને વધુ ગુપ્ત અને કદાચ વધુ નુકસાનકારક બનાવે છે.
- ✓ભારતીય નાણાકીય ક્ષેત્રમાં ફિનટેક સ્ટાર્ટ-અપ્સની ગતિ ધીમી પડી રહી છે તેનું કારણ અસંખ્ય કાયદાનું અનિવાર્યપણું છે. આ નિયમોનું પાલન કરવું પડકારજનક છે, જે ફિનટેક કંપનીઓ માટે ભારતીય બજારોમાં પ્રવેશવાનું પણ પડકારરૂપ બનાવે છે. છેતરપિંડીનો સામનો કરવા માટે કડક નિયમનકારી માળખા તરીકે અનુપાલન ધોરણો લાગુ કરવામાં આવે

છે. પરંતુ તેઓ આગામી ફિનટેક વ્યવસાયો માટે પ્રવેશમાં નોંધપાત્ર અવરોધો પણ ઉભા કરે છે. ફિનટેક સ્ટાર્ટ-અપ્સ કામકાજ શરૂ કરી શકે તે પહેલાં પરિપૂર્ણ કરવા માટેના ધોરણોની મોટી સૂચિ ધરાવે છે.

✓ફિનટેક ઉદ્યોગમાં, અમુક બેંકો અને નાણાકીય સંસ્થાઓ પાસે પર્યાપ્ત અથવા ઉપયોગી મોબાઈલ બેંકિંગ ક્ષમતાઓનો અભાવ છે. કેટલીક બેંકો વેબસાઈટને મળતી આવતી હોવા છતાં, આજના ડિજિટલ વિશ્વમાં કોઈ પણ મોબાઈલ એપ્લિકેશન ધરાવતી નથી. દરેક વપરાશકર્તા એક સરળ, ઉપયોગી વિકલ્પ શોધે છે. ફિનટેક મોબાઈલ એપ્લિકેશન ડેવલપમેન્ટ કુશળતાના અભાવના પરિણામે મોબાઈલ ઉપકરણોનો અસરકારક રીતે ઉપયોગ કરતી એપ્લિકેશનો તેથી વપરાશકર્તા માટે તે મૈત્રીપૂર્ણ નથી. ઉદાહરણ તરીકે, એપ્લિકેશનો NFC ચિપ્સ, ભૌગોલિક સ્થાન ક્ષમતાઓ, ફિંગરપ્રિન્ટ અનલોકિંગ અથવા અન્ય સુવિધાઓથી લાભ મેળવી શકશે નહીં. ફિનટેક બેંક દ્વારા આ સુવિધાઓ અને ટેક્નોલોજીના ઉપયોગથી એક અદ્ભુત અનુભવ આપી શકાય છે.

✓એક રિપોર્ટ મુજબ, 82% યુએસ બેંકર્સ અને 79% બેંકરો વૈશ્વિક માને છે કે AI એ બેંકો દ્વારા ડેટા એકત્રિત કરવાની અને ગ્રાહકો સાથે સંપર્ક કરવાની રીતમાં ક્રાંતિ લાવશે. આપણે બધા જાણીએ છીએ કે બિગ ડેટા અને આર્ટિફિશિયલ ઈન્ટેલિજન્સ દરેક કંપની પર અસર કરે છે. વ્યવસાયો ગ્રાહકો વિશેની વ્યક્તિગત માહિતી એકત્રિત કરવા માટે બિગ ડેટાનો ઉપયોગ કરી શકે છે, જેમ કે સામાજિક દરજ્જો, નાણાકીય વર્તન, ટેવો અને એપ્લિકેશનનો ઉપયોગ. આ ડેટા બેંકો માટે જરૂરી છે, ખાસ કરીને જ્યારે તે ઉચ્ચ જોખમવાળી બેંકિંગ સેવાઓ અને ક્રેડિટ રેટિંગ ઓફર કરવાની વાત આવે છે. AI છેતરપિંડી શોધવાની પ્રક્રિયાને સંપૂર્ણપણે સ્વચાલિત કરી શકે છે, જોખમ વિશ્લેષણ કરી શકે છે અને મોટા ડેટાને આભારી વ્યવહારોનું અસરકારક રીતે સંચાલન કરી શકે છે.

✓FinTech કંપનીઓને ભારતીય નાણાકીય બજારોમાં તેમના હિતોનું રક્ષણ કરવામાં મદદ કરવા માટે બહુ ઓછા સરકારી પ્રોત્સાહનો અને સંસાધનો ઉપલબ્ધ છે. ઉભરતા ફિનટેક ખેલાડીઓ માટે આ તદ્દન નિરાશાજનક હોઈ શકે છે. આર્થિક વૃદ્ધિ માટે ફિનટેક નિર્ણાયક છે, તેથી તેમને સફળ થવા માટે જરૂરી તમામ સાધનો આપવાનું મહત્વપૂર્ણ છે.

✓વપરાશકર્તા અનુભવ અને ગ્રાહક જાળવણી એ ફિનટેક સેક્ટરનો સામનો કરતી બે સૌથી મોટી સમસ્યાઓ છે. જો કે, નાણાકીય સૉફ્ટવેરને વપરાશકર્તા અનુભવ અને સુરક્ષાને જોડવાની જરૂર છે.

✓છેતરપિંડી સામે રક્ષણ આપવા માટે બનાવવામાં આવેલા કડક નિયમનકારી વાતાવરણને કારણે, ભારતીય બજારમાં પ્રદર્શન કરવું બહુ સરળ નથી. તે નવા પ્રવેશકારો માટે નોંધપાત્ર અવરોધ તરીકે કામ કરે છે. તેઓએ કામગીરી શરૂ કરતા પહેલા સંખ્યાબંધ આવશ્યકતાઓને પૂર્ણ કરવી આવશ્યક છે.

✓અન્ય અવરોધોમાં બેંક વિનાની વસ્તી, નબળું ઈન્ટરનેટ કનેક્ટિવિટી ઈન્ફ્રાસ્ટ્રક્ચર અને નીચા સાક્ષરતા દરનો સમાવેશ થાય છે. 48 ટકા ભારતીયો પાસે હજુ પણ બેંક ખાતા નથી, જે ઈન્ટરનેટ ખરીદી કરવા માટે જરૂરી છે. મોટા ભાગના લોકો પાસે બેંક ખાતા હોવા છતાં, તેઓ હજુ પણ ધીમી ઈન્ટરનેટ કનેક્ટિવિટી સાથે સંઘર્ષ કરે છે, જેના કારણે વ્યવહારો પૂર્ણ થવામાં વધુ સમય લાગે છે. તેથી, ઓનલાઈન વ્યવહારો કરતાં રોકડ વ્યવહારો વારંવાર પસંદ કરવામાં આવે છે. બેંક ખાતું અને ઈન્ટરનેટની ઍક્સેસ હોવાના ફાયદા હોવા છતાં, મોટા ભાગના ભારતીયો પાસે હજુ પણ આ તકોનો ઉપયોગ કરવા માટે જરૂરી નાણાકીય સાક્ષરતાના સ્તરનો અભાવ છે.

✓નિયમિત રોકડ વ્યવહારો કરતા વેપારી માલિકો અને ગ્રાહકોની રૂઢિચુસ્ત માનસિકતામાં ફેરફાર કરવો અત્યંત પડકારજનક છે. મોટા ભાગના વૃદ્ધ લોકોએ આ વ્યવહારો લાંબા સમયથી રોકડમાં કર્યા હોવાથી, અચાનક તેમના રિવાજોમાં ફેરફાર કરવો અને તેઓ મોટી ઉંમરના હોય ત્યારે તેમને નવી તકોનો પરિચય કરાવવો પડકારજનક હોઈ શકે છે.

✓ગ્રાહકો માટે, ઓનલાઈન વ્યવહારો દરમિયાન નાણાકીય નુકસાનમાં પરિણમતી વિવિધ છેતરપિંડી એ એક કડવી ગોળી છે. ટેક્નોલોજીનો ઉપયોગ ચોરો દ્વારા લોકોના નાણાંની ચોરી કરવા માટે કરવામાં આવે છે, અને આ ફિનટેક કંપનીઓ માટે એક મહત્વપૂર્ણ મુદ્દો રજૂ કરે છે. તેથી, ઈન્ફ્રાસ્ટ્રક્ચરલ અપગ્રેડ કરવા અને વધુ ગ્રાહક-મૈત્રીપૂર્ણ બનવા માટે વ્યવસાયોએ ઘણા પ્રયત્નો કરવા જોઈએ.

✓ભારતનો ફિનટેક ઉદ્યોગ તેના હિતોની રક્ષા માટે સરકારી પ્રોત્સાહનો અને સહાયના અભાવથી પીડાય છે. સૌથી મૂળભૂત સ્તરે, આ વ્યવસાય માલિકોને નિરાશ કરે છે. દેશની અર્થવ્યવસ્થામાં પણ સુધારો કરવા માટે તે કંઈક છે તે હકીકત હોવા છતાં, તેમને શરૂ કરવા માટે યોગ્ય દિશા અને સહાય આપવામાં આવી ન હતી.

※નિષ્કર્ષ

પ્રસ્તુત અભ્યાસ વર્તમાન નાણાકીય કટોકટીના પરિપ્રેક્ષ્યમાં ફિનટેકના અવકાશને સમજવા માટે મહત્વપૂર્ણ માહિતી પ્રદાન કરે છે. ભારતમાં ફિનટેક ક્રાંતિને માંગ અને પુરવઠા ની દ્રષ્ટિએ જોઈએ તો ભારતમાં ફિનટેક ક્રાંતિને પ્રભાવિત કરતી કેટલાક મુખ્ય પરિબળો પુરવઠા બાજુ સક્ષમ છે જેમ કે ઝડપથી વધતી કમ્પ્યુટિંગ પાવર, મોટા પ્રમાણમાં ઈન્ટરનેટ પ્રવેશ, અને ઈન્ટરનેટની ઝડપ અને કવરેજમાં વધારો, માંગ બાજુના ઉત્તેજકો જેમ કે સમાવિષ્ટ નાણાકીય સેવાઓની જરૂરિયાત, ગ્રાહક અપેક્ષાઓ અને ગ્રાહકોની અપેક્ષાઓ. ઝડપી, સુરક્ષિત અને વધુ ભરોસાપાત્ર સેવાઓ પ્રદાન કરતી વખતે વ્યવસાયે ખર્ચ ઘટાડવાની જરૂર છે.

ભારતમાં તમામ નાણાકીય સેવાઓના ક્ષેત્રોમાં અસંખ્ય ફિનટેક વધી રહ્યા છે. ફિનટેકના ઝડપી વિકાસ પરથી સ્પષ્ટ થાય છે કે ભારતમાં ઉદ્યોગસાહસિકતાની જબરદસ્ત ક્ષમતા ધરાવે છે. ફિનટેક કંપનીઓને ઉત્તમ તકનીકી અને નાણાકીય માવજતની જરૂર છે. મોટાભાગના નફાકારક સ્ટાર્ટઅપ્સ પેમેન્ટ ઉદ્યોગમાં મળી શકે છે, અને એવી ધારણા છે કે આ વલણ અન્ય નાણાકીય ક્ષેત્રોમાં પણ વિસ્તરશે. સરકાર અને અન્ય નિયમનકારી એજન્સીઓએ ફિનટેક ઉદ્યોગને ટેકો આપવા માટે વધારાના પગલાં લેવાની જરૂર છે.

નિષ્કર્ષમાં, હું જણાવવા માંગુ છું કે ફિનટેકભારતમાં નાણાકીય સેવાઓ અને નાણાકીય સમાવેશના લેન્ડસ્કેપને મૂળભૂત રીતે બદલવાની ક્ષમતા ધરાવે છે. તે નાણાકીય સેવાઓની ઉપલબ્ધતા અને ક્ષમતાને વધારતી વખતે ખર્ચ ઘટાડી શકે છે. આપણે ફિનટેકનો સફળતાપૂર્વક ઉપયોગ કરવા અને તેની પ્રણાલીગત અસરોને ઘટાડવા વચ્ચે નાજુક સંતુલન શોધવાની જરૂર છે. ટેક્નોલોજીને સક્ષમ કરીને અને જોખમોને નિયંત્રિત કરીને આપણે નવી નાણાકીય વ્યવસ્થાના વિકાસમાં યોગદાન આપી શકીએ છીએ જેથી તે વધુ અસરકારક, કાર્યક્ષમ અને મજબૂત બનશે.

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THE DIGITALIZATION OF EDUCATION THROUGH SOCIAL MEDIA

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ABSTRACT :-

This study has been taken to investigate the use of Social Media for the digitalization of education. The past 10 years have brought significant growth in access to web technology and in the educational possibilities of social media. these changes challenge previous conceptualizations of education and the classroom and pose practicalquestions for students, educators. Today, the capabilities of social media are influencing learning and teaching in ways previously unseen. Social media are transforming sectors outside education by changing patterns in personal, commercial, and cultural interaction. These changes offer a window into the future of education, with new means of knowledge production and new roles for learners and teachers.

KEYWORDS:- Social Media, Digitalization, Smartphone, education, Technology

INTRODUCTION:- Today we live in the Cyber Age. The relation between learners and teachers has transformed in this age of technology. Learners have begun to access digitally a variety of sources for getting information. A teacher has to play the role of facilitator for learners. So, digital means of getting information is evolving and becoming more and more popular. The process of converting information into digital format is called Digitalization. It refers to the use of Computers, Smart TV , Smartphones , other hardware and software applications with internet or wi-fi connections These applications are used for teaching learning processesin education. The smartphone has brought the whole world into our pocket. Social media is a computer based technology which facilitates the sharing of ideas or information through networks. It provides users the facilities of fast electronic communication. We can share personal information, documents, charts, photos, voice messages and videos. The uniqueness of social media is the ability to connect and share information with anyone on this globe simultaneously at any time. Youtube, Facebook, Whats app and Telegram are popular social media. We can use the integration of social media for digitalization of education. It provides opportunities for Inquiry based collaborative learning for learners to construct knowledge which leads the theory of Constructivism in education.

REVIEW OF LITERATURE:-

The positive consequence of using social media as a learning tool in a collaborative learning environment, is that it could enhance motivation for students to participate and enhance their depth of knowledge in a specific task or subject{the MIT press 2020} say that the majority of students who participated in their experiment of social media in learning , were motivated because they thought it was fun to create their own content and share with others. {education n social media :towards a digital media future [pp.1-8] it is tough to reach this potential if there's no guarantee of internet access or if the learner or teacher lacks skills or interest in using social media for educational purposes.

OBJECTIVE OF THE RESEARCH: -

1.To high quality online gaining knowledge platform for students .
2. To create and share their own ideas according to syllabus.
3. To interact among one another in their group.
4. To inquire about their problem sharing in groups.
5. To engage on social media for problem solving.

HISTORICAL BACKGROUND OF EDUCATIONAL TECHNOLOGY: -

Any media device which can be read by a machine is called digital media. What makes the difference between digital media devices and the classical, physical is the fact that digital media is created, modified and distributed on digital electronics devices The impact of digital media brought about a technological revolution. The Internet, personal computing, and digital media gave us a chance to handle information on a level which we could only dream about with traditional information storage devices like books. Digital media created a who new world in the fields of journalism, entertainment, education, publishing, commerce, and politics. It brought about new challenges concerning copyrights and intellectual property.

Because digital media had such wide-ranging influence on modern society, we call this new period in industrial history The Information Age.

Early history

The history of educational technology starts with the introduction of educational films in the 1900s. The National Council of Education Research and Training was established as an autonomous body in 1961. Indian Individualized Instruction Organization was established in 1965. Real starting of audio-visual educational technology in India started from the fourth five-year plan (1969-1974. UGC spread educational technology in higher education. In 1970 , the Ministry of Education started a scheme for ET a Centre for Educational Technology (CET) was set up in 1974. CIET is a premiere National Institute of Educational Technology. Its major aim to promote utilization of educational technologies viz. radio, TV, films, satellite communications and cyber media either separately or in combinations. It undertakes activities to widen educational opportunities, promotes equity and improves quality of educational processes at school level. It is involved in various activities such as design, development and dissemination of alternative learning systems, promotion of Educational Technology, training of personnel in Educational Technology, coordination of activities of its subsidiaries like States Institutes of educational Technology (SIET) and consultancy and media support to other constituents of NCERT. It is housed in a spacious building with open courtyards, amphitheatre, two television studios, technical control rooms, workshop, seminar rooms, rehearsal areas and projection facilities, library, administrative areas and artists' studios. It maintains three libraries, each dedicated to audio, video and book collections.

DIKSHA APP:- The DIKSHA APP is a free educational platform that offers engaging learning materials to both students and teachers. It is a unique initiative of Indian government to leverage existing flexible and highly scalable digital infrastructure was launched in 2007.

SWAYAM APP:- SWAYAM stands for Study " Web of Active Learning for Young Aspiring Minds ". It is an Indian Massive Open Online Course (MOOC) platform . It is an initiative launched by the MHRD (Ministry of Education) , Government of India under Digital India to give a co-ordinated stage and free entry to web courses covering all advanced education , high school and skill sector courses. It was launched on 9th July 2017 by the Honorable President of India.

E-PATHSHALA APP:- The Digital India Campaign has prompted extensive use of ICT in the teaching learning process. The E-Pataskala is a joint initiative of the ministry of education, Government of India and NCERT.

SWAYAM PRABHA:- SWAYAM PRABHA is an initiative of the MHRD to provide 32 high quality educational channels through DTH across the country in 24 hours.

AGENCIES FOR DIGITALIZATION OF EDUCATION IN NEP 2020 1. NETF:- According to NEP 2020 , NETF stands for National Educational Technology Forum. It will be an autonomous body. development and use of technology , by providing to the leadership of educational institutions of the states and central governments , it will organise multiple regional and national conferences, workshops etc. to solicit inputs from national and international educational technology researchers , entrepreneurs and practitioners.

INTEGRATION OF SOCIAL MEDIA USED FOR DIGITALIZATION OF EDUCATION: -

[1.] YOUTUBE:- Youtube is a video sharing app where users can watch, like, share, comment and upload their own videos. This service can be accessed on PCs, Laptops, Tablets and Mobile phones.

2. FACEBOOK:- Facebook is a social networking site which was founded and launched by Mark Zuckerberg in February 2004. It is considered the " King of Social Media" boasting 2.6 billion active monthly users. It is a social networking site which allows users to connect with friends, family, co-workers and others including groups of people who share a similar interest. Users can share pictures, audio, videos, articles and opinions with their friends.

[3.] WHATSAPP:- Whatsapp is a free downloading messenger app for smartphones. It is an American freeware cross platform for messaging and voice over IP service owned by Facebook. It was founded on 24th february, 2009. It uses the internet or wi-fi connection to send messages, images, audio or video materials to anyone's smartphone supporting internet connection anywhere and anytime. The main reason behind the popularity of WhatsApp is that it is a cross platform app which uses the internet to send text messages, images, audio and video materials from one smartphone to another instantly.

4. TELEGRAM :- Telegram is an online messaging app which works just like popular messaging apps whatsapp and Facebook messenger. This means that one can use it to send messages to one's friends when connected to wi-fi or mobile data. It is cloud based and claims that it prioritizes security and speed making it a good alternative to other popular messaging apps. The service launched in 2003 and since then it has reached 200 million active monthly users. It has ability to show a friend's status online and attach and share photos, videos, location, contacts and documents. Its distinctive feature is security. It claims that all its activities including chats, groups and media shared between members, is encrypted.

RESEARCH METHODOLOGY

This study used experimental research design. It refers to the framework of an experiment. The framework of Before and After without control was chosen. in this design, a single test group was selected and the dependent variable was measured before the introduction of the treatment. The treatment was then introduced and the dependent variable was measured again after the treatment had been introduced. The effect of treatment would be equal to the level of the phenomenon after the treatment minus the level of the phenomenon before the treatment.

FUNDINGS: -

After analysing the data, it is found that social media is the better option for the Digitalization of Education. It is more popular than the initiative taken by the government. Again, a test was performed after using social media for the teaching-learning process in education. The average marks of learners were65. It means that it is very effective to use for digital education.

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LITERATURE REVIEW OF CORPORATE GOVERNANCE AND THE ROLE OF INDEPENDENT DIRECTORS

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PORBANDAR

ABSTRACT:-

The purpose of this paper is to study various literatures in the area of corporate governance and review the role of independent Directors of public listed companies and their significance in relationship to the composition of board of directors. Researchers have used Secondary Research approach for this study. While reviewing we arrived at the findings that the independent directors play a vital link in coordinating between the interests of Shareholders and the management. They have a much larger role to execute than many others in the organization. A declaration of good corporate governance necessarily does not guarantee transparency and accountability of responsibilities.

KEYWORDS

Accountability, corporate governance, independent directors, performance, transparency.

1.INTRODUCTION

(KPMG, India, 2011) Corporate Governance lays down the various rules and regulations which are a good reference point for any company to start with. It indicates the right way of functioning and control management in the most ethical way. It provides a structure to every company to plan its various functioning levels. The responsibility of designing the governance structure lies with the company. Also it should be noted that the governance structure is align with company's objectives. For example a company that is on a growing spree ideally should look for directors who have experience in managing growth and strategize accordingly. It basically should be ingrained in all the transactions the company undertakes which extend from employees to consumers and other stakeholders.

2.REVIEW OF LITERATURE

In the present day the role of an Independent Director is more challenging given the complexities of the corporate environment- regulatory bodies demand greater compliance and stakeholders demand more transparency in business operations. As Brusce Dravis (2010), discuss in his paper, the independent directors have a huge responsibility of liaising between the promoters, management and various stakeholders of a company. The role of the independent director is glorified as a whistle blower wherein they have the liberty to challenge or question anything in the right way. In most case the independent director is related to the company officials in some way or the other. But in an ideal scenario this should be avoided as much as possible. The characteristics of a true independent director are that they should be constructive in his dissent and always have the broader picture in mind.

2.1 CORPORATE GOVERNANCE & INDEPENDENT DIRECTORS IN THE GLOBAL FRONT

Every country has its own vigil policy. In that context the paper discusses governance policy of few countries who have taken corporate governance to a different level altogether. According to a study conducted among the public listed companies in Australia it was found that the presence of independent directors in the Board of Directors increased the possibility of the board being neutral and not taking a biased stance. Similarly, in Ghana and China companies believe that presence of independent directors increase competitiveness of the firm and fewer malpractices as regards to income. Same is the case for companies in Korea.

However, there is a striking contrast in belief when it comes to American companies. An independent director is usually a person who is not a stakeholder in the company in any way or has previously been a part of the management of the companies, at least not in the last three financial years. Also the person should have no other contractual binding with anyone in the company. If the independent directories very closely involved with the management of the company, then the ability of the independent director to take decisions is diluted. Under the given scenario two types of independent directors have been categorized. The first being the ones who are completely independent and the second category comprises of the ones who have had some association with the company or the management.

Liu and Yang (2008), in their paper discusses the believe of experts that independent directors can exercise independent judgment at various situations in the company so it is necessary that they are not involved in the daily operations and management of the company. However, there is an increasing trend across the globe to have minimum number of directors who are not an employee of the company in spite of the belief that independent directors bring about a neutral strategic outlook of a company and Increase Company's competitiveness. People are divided in their opinion of the advantages and disadvantages of having or not having independent directors on the board. Some even feel it is too early to comment on this topic given the Enron scam which had majority of its board members as independent directors.

One of the short comings cited by Margaret McCabe and Margaret Nowak (2008), in their research report is that the management of the company comprise of a group of agents appointed by the company to run the daily operations. And directors are dependent on the management for information. Therefore, it is expected that the independent director judges every event as dispassionately as possible. An independent director is expected to function over a period of time in an impersonal and a rational way. He should be able to serve the Board adequately and generate revenue and ensure a healthy working condition for the company in the long run. He should be very well versed with the external environment so that he can strategize in the most profitable way to do business.

2.2 CORPORATE GOVERNANCE & INDEPENDENT DIRECTORS IN THE INDIAN CONTEXT

Iti Bose (2009), comments that in the Indian scenario growing business demands greater transparency in day-to-day operations and for that the demand for independent directors are on the rise. One of the core responsibilities of an Independent director is that he acts as the person responsible for ensuring good governance within the organization as well as takes important decisions with respect to investments. He helps to channelize various foreign investments into the company. For a growing economy it is necessary for companies to adhere to international standards of corporate governance thus the importance of independent directors reinstated further. The Confederation of Indian Industry (CII) has been one of the pioneer institutions in India for implementing corporate governance in listed companies. In addition to that even the Securities Exchange Board of India (SEBI) has laid its list of compliances which every company should follow- it mandates at least half of the board should comprise of independent directors.

However, studies are still underway to improve on the regulation such that operations within the organization are more transparent to shareholders. In the corporate scenario the governance is usually executed through various committees like the Audit Committee, Risk Management Committee, Nomination Commit-tee and others. Of these it is important that the nomination committee consist mostly of independent director who can dispassionately nominate and evaluate the members on the board. In addition to that independent director should also represent the Audit committee for similar reasons. There should at least be one person in the Audit Committee who has knowledge of finance. In the absence of such a person the company should ideally hire the services of an expert. The regulatory bodies in India are still undecided on the ideal number of independent directors on the board however it is an ongoing debate and majority of the expert state that at least 25% of the board of directors should be independent.

The Kumaramangalam Birla Committee stressed upon the importance of good corporate governance and based on their recommendations the new Clause 49 was included in the Stock Exchange Listing Agreements in 2000. The Naresh Chandra Committee Report stressed on the importance of the role of Independent Directors. A recent amendment to Clause 49 has further strengthened the role of independent directors on the board. Further the criteria under which an individual can be inducted as an independent director have been made more severe. The independent director is not only expected to work in the interest of shareholders but also review various legal compliances by the company and act as a whistle blower under unfavorable circumstances.

2.3 REMUNERATION OF INDEPENDENT DIRECTORS

In the Global scenario independent Directors are given the liberty of “say no pay”. However the compensation is generally not linked to any performance goals or share options. However, the pay structure varies vastly across countries. In some countries the compensation to independent directors is in the form of attendance fees, variable fees based on company performance, basic fees for committee membership and Chairmanship, and committee attendance fees are in practice. In India again the scenario is a lot different as the independent directors are only entitled to sitting fees, reimbursement of expenses for participation in the board and other meetings and profit-related commission as may be approved by the members. However, there have been some amendments to Clause 49 recently wherein the remuneration of independent directors is decided by the board and approved by the shareholders in general meeting also the number of stock options allotted to them are limited over the financial year. Also the stock options granted to the independent directors shall be vested after a year of retirement from the board.

CONCLUSION

An independent director is expected to perform his duties holistically who has a vision to maximize the benefits of the company in the long-run by taking into account welfare of the employees, expectations of stakeholders and furtherance of the society at large. Even though the role of an independent director is more often than not, synonymous to a watch-dog it is important for an independent director to add value to the overall performance of the company apart from scrutinizing and questioning various compliance related issues.

The role of the independent director is glorified as a whistle blower wherein they have the liberty to challenge or question anything in the right way. In most cases the independent director is related to the company officials in some way or the other. But in an ideal scenario this should be avoided as much as possible. The characteristics of a true independent director are that they should be constructive in his dissent and always have the broader picture in mind. They should adopt a neutral role and work in the interest of all stakeholders. They in a way strengthen the say of the shareholders on the board however the independent directors need to be empowered further to discharge their responsibilities better. But the independent directors alone cannot be held responsible for deficiencies of the board.

A business goes through various cycles and economic conditions. Examples have been quoted of times when the company plans a hostile takeover the independent directors present in the board play a very important in strategizing the entire process. Presence of independent directors actually reduces the chances of financial fraud to a great extent. Existence of independent directors in the compensation committee ensures that there will be a constant review on the performance of the executive directors and the CEO and in case they are found to be not performing at par with expectation then their salary would be reduced proportionately. However, exceptions such as Enron Corp. and Global Crossing Ltd. also occur simultaneously. Situations where scam could not be avoided in spite of a large number of Independent Directors being present on the board also exist. In case of few companies independent directors were also part of Audit committee.

There are arguments as Steven T. Petra (2005), mentions that as independent directors are not a part of the management they act as hindrances in the day-to-day functioning of the firm as they tend to question things most of the time. An optimum balance should be decided that should between the independent directors and management of the company. In case of allocation the independent director is entitled to more power given the fact that they foresee the future happenings for that company. Being a part of the board the independent director is expected to strategize as well as implement and control the daily functions in an organization. But like the well-known saying goes, morality cannot be established or authorized by corporate policies. It is important for an organization to have a good working environment wherein independent directors can function and execute their duties well.

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NATIONAL EDUCATION POLICY WITH DIGITALIZATION OF EDUCATION - SMART CLASSES / COMPUTER LABS

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➢**ABSTARCT:**

The new education policy was introduced in India in 2020 with the aim of transforming the education system in the country. The policy is designed to bring significant changes to the education system, from school education to higher education, including vocational education. This policy has potential to transform the education system in India and prepares students for the future. It focuses on providing quality education that is relevant and practical, and equips students with the skills required for their personal and professional growth. The new education policy proposes several changes in education system in India, one of which is digitalization of education. This involves the use of technology in teaching and learning, including online classes, digital resources, and e – learning platforms. While this approach has several advantages and also challenges in place of infrastructure, teachers training, quality of content and also student's engagements etc. but overall digitalization has the potential to revolutionize education, it is essential to address the challenges associated with it to ensure that all students can benefit from it.

Key words: new education policy, online and digital education, e – learning platforms, quality education,

➢**Introduction:**

Education plays very important role for the development of social infrastructure in any nation. Through the education policy we can impart not only on theoretical aspect but also on practical learning it means it focuses on the development of creative aspect of an individual.

The new education policy must provide to all students, irrespective of their place of residence, a quality education system, with particular focus on historically marginalized, disadvantaged, and underrepresented groups. Education is a great leveler and is the best tool for achieving economic and social mobility, inclusion, and equality. Initiatives must be in place to ensure that all students from such groups, despite inherent obstacles, are provided various targeted opportunities to enter and excel in the educational system.

The concept of new education policy major emphasis on digitalization of tools in educational infrastructure such as digital learning tools, virtual labs, blended mode of learning and also focuses on online assessment and examinations. On one hand it looks very difficult to implement because there are so many challenges affected to it but for the development concern of the nation the educated and creative individual plays very important role. That's why we have to be get ready for implementing these policy and also to make aware everyone for its importance.

National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29th July, 2020, outlines the vision of India's new education system. The policy envisions an India-centred education system that contributes directly to transforming the nation sustainably into an equitable and vibrant knowledge society, by providing high quality education to all. The policy provides a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021.

The Ministry of Human Resource Development formed a Committee for educational changes chaired by Dr K. Kasturirangan for preparing the National Education Policy. The Committee was constituted in June 2017. The Committee submitted its report on May 31, 2019.

The National Policy on Education covers elementary and university education in urban as well as rural India.

- The very first policy for education was promulgated in 1968 with the second one following in 1986.
- The first NPE was based on the recommendations of the Education Commission (1964-66). This policy sought to have a 'radical restructuring' of India's educational system and equalizing opportunities for education for all, to accomplish national integration and better economic and cultural development.
- The NPE also called for realizing compulsory education for every child until the age of fourteen, as mentioned in the Indian Constitution.
- It also aimed at providing enhanced training and improving teachers' qualifications.

➢**ELEMENTS/ FEATURES OF NEW EDUACTION POLICY:**

- Quality

  Quality includes digital education which enhance and inputs practical and creative knowledge amongst students. Also they could aware with their implementing area of particular field.

- Affordability

  It includes that the education policy should be make affordable for each and every class of students. No one can be lacking in adopting new policy.

- Equity

Equity indicates the cornerstone of all educational decisions to ensure that all students are able to thrive in the education system.

- Access

Access to quality education must be considered a basic right of every child

- Accountability

Continuous review of progress based on sustained research and regular assessment by educational experts

➢NEP – DIGITALISATION OF EDUCATION

The new education policy in India which was declared in July 2020, inputs a strong emphasis in digital education. The policy reflects the importance of technology in education and also aims in digital tools for improving equity, access, and quality of education across the nation.

The major goal of NEP is to ensure that all students across the nation have high access to improved quality digital learning tools as well as resources which includes well established online courses and recommended study materials, computer labs, educational videos and different mode of learning etc. so to achieve this goals, the policy came with innovative idea of digitalization of education with special effects from improvement and development of national digital infrastructural resources in education that are educational resources, digital and virtual libraries, and online learning platform with multiple courses.

The digitalization of education concept also focuses on teacher's development through using tools to improve teacher training and their professional growth. With this platform teachers can access training resources as well as connect them with other professional educators across the nation.

In addition the NEP encourages the use of technology to support assessment and evaluation, including the use of online test and computer based assessment. This would help to reduce the burden of manual grading and enable more efficient and accurate evaluation of students learning.

➢LITERATURE REVIEW:

1. **International journal of advance research in science, communication and technology Volume no. 2, Issue no. 1, June - 2022, ISSN P – 2581 – 9429**

   Sheeraz Ahmad Sheergugri and Malkeet Raj(2022) worked on, "National Education Policy 2020 and Online and Digital Education". This study concludes that well-defined, well-designed and comprehensive education policy is essential for a country at school, college, and university levels due to the reason that education leads to economic and social progress. Even today, adoption of appropriate education system is necessary in consideration of the prevailing conditions. Thus, to be precise, it is well accepted fact that a good education policy always leads to good and quality education in a country.

2.Jounal of emerging technologies and innovative research, Volume no. 9, Issue no. 9, september - 2022, ISSN P – 2349 – 5162

Dr. Nidhi Sharma (2022) worked on, "Integration of Technology: A Key Factor of NEP 2020". This study concludes that The complete integration of technology in education will require a bit of time as making it accessible in remote areas will be a little time-consuming task. But slowly and gradually it will be attained. It will be important to identify the key technologies that will answer both, the needs of the students and the teacher for a better teaching learning experience. NEP 2020 has come up with progressive ideas. It has acknowledged the role of technology in taking the education a step forward as it plays a remarkable role in facilitating teaching and learning.

➢Difficulties for adopting new education policy with effect of digitalization:

The new education policy focuses on equitable and assessable and also inclusive education for all students, but then also there are several difficulties for adopting this new policy which are as under:

1.Lack of infrastructure:

Digitalization of education require adequate infrastructure which includes computers, internet connectivity, smart labs, online learning platforms, and other related equipments etc. but many educational institutions have not this kind of developed and improved infrastructure to implement digital education, which could hinder the adoption of new policies.

2.Cost:

For digitalization of education the cost is also an important factor to consider. Because acquiring and maintaining digital education with its perfect infrastructure requires huge cost. But many institutions have not that budget to funding these investments which may become obstacle for adoption of new education policies.

3.Training and skills:

For implementing digitalization in education system, the teachers and faculties should have knowledge of digital tools. This may require training and preparation for learning tools for teachers and faculties, which may time consuming as well as costly.

4.Access to technology:

Students from backward backgrounds may not have ability to cope up with new digital tools; even they may not have access to digital devices on internet. This could limit their ability for participation in digital education.

5. Security and privacy concerns:

The use of digital tools in education raises issues concerning about the security and privacy of students data. So educational institutions will need to ensure that appropriate measurement tools should be used to protect students' data.

6. Resistance to change:

There are various factors affecting for implementing new education policies. Various obstacles would be come from parents, students, teachers and also policy makers who mostly prefer traditional education.

Apart from above challenges there are various efforts should be implement from stakeholders, policy makers, educators, parents and students. With the change in global era as well as technological improvement we need to apply digital education with its perfect knowledge.

➢ **This policy envisions the following key changes to the current system:**

1. moving towards multidisciplinary universities and colleges, with more higher educational institutions across India that offer medium of instruction in local/Indian languages;
2. moving towards a more multidisciplinary undergraduate education;
3. moving towards faculty and institutional autonomy and well developed training tools
4. revamping curriculum, pedagogy, assessment, and student support
5. reaffirming the integrity of faculty and institutional leadership positions
6. establishment of a National Research Foundation

7"light but tight" regulation by a single regulator for higher education;

8 increased access, equity, and inclusion

Conclusion:

We know that a well-defined, well-designed and comprehensive education policy is essential for a country at school, college, and university levels due to the reason that education leads to economic and social progress. Even today, adoption of appropriate education system is necessary in consideration of the prevailing conditions. Thus, to be precise, it is well accepted fact that a good education policy always leads to good and quality education in a country. No doubt, NEP 2020 has come up with progressive ideas. It has acknowledged the role of technology in taking the education a step forward as it plays a remarkable role in facilitating teaching and learning. Some states have launched and implemented the new policy and many others are in the process but still a long way has to be covered. If the centre and states go hand in hand, the New Education Policy will pave the way for making the learners' future ready as it stresses upon the learning of skills and technology.

Moreover, the policy also stresses the importance of developing digital skills among students and teachers which will be essential for the 21st century. By providing access to digital resources and training, the policy seeks to bridge the digital divide and ensure that all learners are equipped with the skills need to thrive with the digital world.

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Importance of ICT in NEP 2020: With Reference to Research Methodology

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Abstract:

The world is connected with all disciplinary by use of ICT in this new Digital Era. The NEP- 2020 gives more focused on research and Innovation. The main aim of research is not merely to gather information. Instead, it goes beyond that. The true goal of research is to seek answers to previously unanswered questions to contribute to the body of knowledge in a discipline Goddard and Melville (2001, p.1). But for your peers, and indeed the whole world, to recognize your newly discovered or created knowledge, you have to show evidence of its validity or truthfulness. Determining the validity of your study is anchored on your research paper's methodology. According to Somekh and Lewin (2005). A research methodology is both "the collection of methods or rules" you apply to your research, as well as the "principles, theories, and values" that support your research approach. Simply put, a research paper's methodology section must shed light on how you were able to collect or generate your research data and demonstrate how you analyze them (SHU Library, 2020). For novice researchers, writing the methodology of a research paper can be an overwhelming process, especially considering the intricate elements covered by this section (J. Ellis & Levy, 2009, p. 323). The goal of this article is to guide novice researchers in writing an effective research methodology by helping them gain a clear understanding of a research methodology's structure.

Keywords: Research. Research Methodology, Research design, Data collection, Research Methods, ICT, Information and Technology, NEP, Education, Education policy, 2020

Introduction

The world is connected with all disciplinary by use of ICT in this new Digital Era. The NEP- 2020 gives more focused on research and Innovation. The main aim of research is not merely to gather information. Instead, it goes beyond that. The true goal of research is to seek answers to previously unanswered questions to contribute to the body of knowledge in a discipline Goddard and Melville (2001, p.1). But for your peers, and indeed the whole world, to recognize your newly discovered or created knowledge, you have to show evidence of its validity or truthfulness. Determining the validity of your study is anchored on your research paper's methodology. According to Somekh and Lewin (2005). A research methodology is both "the collection of methods or rules" you apply to your research, as well as the "principles, theories, and values" that support your research approach. Simply put, a research paper's methodology section must shed light on how you were able to collect or generate your research data and demonstrate how you analyze them (SHU Library, 2020). For students and new researchers, writing the methodology of a research work can be an overwhelming process, especially considering the intricate elements covered by this section (J. Ellis & Levy, 2009, p. 323). The goal of this paper is to guide students or new researchers in writing an effective research methodology by helping them gain a clear understanding of a research methodology's structure and achieve their goal as well as use of ICT tools for making research data and information available and effective.

The use of ICT is plenty in numbers today, but the best use of ICT tools would be to improve cognitive skills and thus help discriminate, analyze and create information rather than simply accumulate (Boyer Commission, 1996). As usually research process deals with large amount of complex information and requires a lot of skills to analyze and organize these well, any ICT tool which helps the researcher give meaning and precision along with adding value to the information generated would be rated above the ones which help in just gathering information.

Methodology of research contains: - what is research Methodology? –How to write research paper?- Methodological approach or Methods used in research-writing your research paper Methodology- ethical considerations choosing a research Methodology.

What is a Research methodology?

Research Methodology is defined as "the systematic method to resolve a research problem through data gathering using various techniques, providing an interpretation of data gathered and drawing conclusions about the research data". Essentially, a research methodology is the blueprint of a research or study (Murthy & Bhojanna, 2009, p. 32).

Methodology vs. Methods

The confusion between "methodology" and "methods" in research is a common occurrence, especially with the terms sometimes being used interchangeably. Methods and methodology in the context of research refer to two related but different things: method is the technique used in gathering evidence; methodology, on the other hand, "is the underlying theory and analysis of how a research does or should proceed" (Kirsch & Sullivan, 1992, p. 2). Similarly, Birks and Mills (2011, p. 4) define methodology as "a set of principles and ideas that inform the design of a research study." Meanwhile, methods are "practical procedures used to generate and analyze data (Birks and Mills, 2011, p. 4).

To summarize these definitions, methods cover the technical procedures or steps taken to do the research, and methodology provides the underlying reasons why certain methods are used in the process.

Traditionally, academic researchers often approach research studies through two distinct paradigms, namely positivistic and phenomenological (Collis & Hussey, 2013). Also sometimes called qualitative and quantitative (Dumay, 2008), positivistic and phenomenological approaches play a significant role in determining your data gathering process, especially the methods you are going to use in your research.

Research methods lay down the foundation of your research. According to Neil McInroy, the chief executive of Centre for Local Economic Strategies, not using the appropriate research methods and design creates "a shaky foundation to any review, evaluation, or future strategy (Macdonald et al., 2008, p. 3). In any type of research, the data you will gather can come either in the form of numbers or descriptions, which means you will either be required to count or converse with people (Macdonald et al., 2008, p. 9). In research, there are two fundamental methods used for either approach— quantitative and qualitative research methods. Even if you take the path of a philosophy career, these are still methods that you may encounter and even use. Traditionally, academic researchers often approach research studies through two distinct paradigms, namely positivistic and phenomenological (Collis & Hussey, 2013).

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quantitative and qualitative research methods. Even if you take the path of a philosophy career, these are still methods that you may encounter and even use.

Choosing a Research Methodology

It's now clear that the methodology section is where a researcher indicates and elaborates on the plans that must be put into motion in order to achieve the objective of the research. Being acquainted with research methodologies, however, does not make choosing the appropriate methodology easier. Walker (2006) states that selecting which research methodology is a difficult step in the research process. It can be confusing and overwhelming, especially for novice researchers. Even if you are aiming for a career in the humanities and social sciences, having a clear research methodology is still essential.

According to Holden and Lynch (2004), research should not only be "methodologically led" but the choice of which methodology to use should be consequential not only to the social science phenomenon to be investigated but also to the philosophical stance of the researcher. Similarly, Goulding (2002) claims that the choice of methodology should be based on the researcher's interests, beliefs, and convictions. Meanwhile, other significant factors such as epistemological concerns must also be taken into consideration when choosing a research methodology (Buchanan & Bryman, 2007). On top of philosophical underpinnings and personal convictions, there are also practical considerations that can affect a researcher's decision on what methodology to use, including the amount of existing data or knowledge, available time, and other resources (Ahmed et al., 2016, p. 32).

Use of ICT Tools

Use of ICT tools for making research data and information available are plenty in numbers today, but the best use of ICT tools would be to improve cognitive skills and thus help discriminate , analyze and create information rather than simply accumulate (Boyer Commission , 1996). As usually research process deals with large amount of complex information and requires a lot of skills to analyze and organize these well, any ICT tool which helps the researcher give meaning and precision along with adding value to the information generated would be rated above the ones which help in just gathering information.

Generally, ICT tools help researcher in the following research related tasks

- Identify appropriate information sources
- Critically analyze information
- Research effectively
- Manage information
- Use information to extend and communicate knowledge across subject fields
- Reach up to ten databases and electronic resources simultaneously
- Receive results in a common format
- Link to individual databases for more specialized searching
- Select favorite resources and e-journals, save searches and records, and setup email alerts.

The possibilities of conducting research with Internet and its virtual components by individuals and organizations are innumerable. While going thru the research papers among others, several authors have mentioned that ICTs support: instantaneous information exchange despite geographical distances , costless accumulation of data and documents, improvements in the precision of knowledge reproduction, innovative and more effective routines to design new products and conduct problem solving activities both at individual and organizational level.

Now, lets look at the main steps that are usually taken to conduct a research. The first two steps in any research activity are 1. Identifying your own world view and situate your research for evaluation. 2. Problem Identification by Literature review and design of research questions

Research starts with an idea that researcher has, and now to conduct a research, that idea needs to be converted into a proper research question. ICT has to come in first stage while the researcher needs to discuss the ideas with others to get better user involvement.

Now let's consider some ways in which ICT tools can be used to find Research Topics and create bookmarks for later references.

Search Engines A feature of the Web that enhances learning and research is the use of search engines. A search on the Web can be very effective in providing a context for an unknown quote or theory, in a timely manner. The use of search engines can save precious time in research.

Research indicates that about 85% of Internet users use basic search engines and search services like Google to find specific information. However, it is also found that users are not satisfied with the performance of the current generation of search engines for not giving focused results by way of providing articles and notes from personal blogs etc. along with quality research articles. So ordinary search engines are helpful for researching business and popular culture, but they're not very useful for finding academic research papers or scholarly journal articles. Journal articles are available in a variety of formats, ranging from citations or brief abstracts to full text delivered electronically or in hard copy. Some articles are provided free. Often, a fee is required, or access is restricted in some way. Searching the invisible web resources also can be very useful.

The following are some of the useful search engines used for research activities,

1. www.ask.com -lists related searches,
2. www.base-search.net: a multi-disciplinary search engine for academically relevant web,
3. Bing – Microsoft's search engine lists related searches,
4. Google Scholar – indexes scholarly research from many journals, books, papers, etc. Across many disciplines, and
5. Yahoo! Search – originally a Web directory, it now features a reliable search engine.

*Shodhganga and Shodhgangotri are very important site for researcher for literature review

Metasearch engines allow querying various search engines simultaneously providing a single list of results. These can avoid duplication and provide additional ideas . Some of the very useful and popular metasearch engines are Clusty (Vivisimo) , Dogpile , Ixquick and Mamma.com.

Subject Directories allow browsing Web pages by category, and are best used when there is a need to find a list of "general" Web sites pertaining to a topic. These are often compiled by human editors and provide annotated links pointing to reliable Web sites. Apart from the Google and Yahoo Directory these are a few others worth consideration are the open directory www.dmoz.org and www.opendoar.org/search.php.

Subject-specific search engines tend to focus solely on a topic and allow to narrow results and ensure that these are relevant. Many subject specific resources can be found listed by various University Library departments in the Library Research Guides. The following tools represent only a sampling Pinakes – A Subject Launchpad , Infomine ,Scirus , Hakia, Education World and Business.com .

Social Bookmarking is tagging a website and saving it for later. Instead of saving them to web browser, we are saving them to the web. Having started out as a way to store browser bookmarks online so that they can be utilized on different computers and shared, social bookmarking has grown to such an extent that it can now be used to search the web instead of relying on traditional search engines. In fact, social bookmarking sites are being used as intelligent search engines. Most social bookmarking sites allow browsing through the items based on most popular, recently added, or belonging to a certain category like technology, politics, blogging, news, sports, etc. Examples of Social Bookmarking sites are Del.icio.us, Magnolia, Blinklist, esnips etc.

Social News, another feature of web 2.0 is websites like Digg , Reddit and Propeller focus on social bookmarking of news-related items such as politics, sports, technology, etc. Social news sites are different from standard social bookmarking sites by focusing on specific articles and blog posts rather than websites. Because of this, they can be a great source of news, and they also offer the ability to participate in the discussion by leaving comments on popular news items.

Evaluating and citing Web sites there are some words of caution while gathering information from web: 1. all types of information are not available on the Web, and especially not for free. 2. Unlike traditional published sources, Web documents have not necessarily been evaluated hence the need to assess the quality of the documents is very crucial for a researcher.

Information on the Web can originate from many different sources including individuals, organizations, governments, academic institutions and companies. It is therefore important to quickly assess the reliability of the sources found. The major points of check when evaluating a Web site are: Currency, Authority, Purpose and Point of view.

Design the study and develop your method(s)

In this phase of research there has to be active Participant Involvement. The researchers has to have proper Survey Design , correct Sampling and have to sort out all Statistical issues for conducting Qualitative/Quantitative Research .

In the following three ways ICT Tools can be used by researchers for qualitative research

1 As a medium of communication ICT tools provide powerful communication channels mostly text based but increasingly enhanced with moving and still images and sound, thus competing fairly with the traditional medium of interaction. Researchers can log into any of these channels and practices, either for studying the way people use computer mediated communication in cultural context or can utilize these to interact with participants by initiating a discussion.

2 As a network of computers -Internet, the most popular and powerful ICT tool, breaks all boundaries and makes physical distances between people disappear thus providing a platform like online communities, blogs and discussions forums to reach out to people all across the globe for collective and collaborative research with seamless possibilities for the researcher to utilize this space particularly for collecting information.

3 As a context of social construction the web2.0 facilitates the researchers to witness and analyze the structure of conversation by either participating or simply observing, the social structures that emerge. This gives a good insight to the researcher while gathering data and then during analysis, how language builds and structures social reality.

Regardless of the use of any of the above said framework that is used, a qualitative research can be conducted by utilizing Internet based other web2.0 tools for research on any social phenomenon at the same time a qualitative research can conducted on any of the web2.0 tools as a specific social phenomenon as well.

Collect and collate the data

Data collection requires Collaboration. A word of caution to the researcher is to take care of Intellectual property related issues in advance before using Internet and web2.0 tools for data collection and storage. The qualitative research process starts with a Questionnaire / Survey Design. Survey can be created using ICT tools Web, Word Processors (WP), Spreadsheets and now most popular online tools like google-forms and surveymonkey.com, and can be distributed using email and discussion boards.

The data collected using one or many such online tools needs a proper Database structure for storage and retrieval thus tools like relational databases (SQL Server, ORACLE etc.) ; open sources databases using MySQL and Access, Flatfile database using Spreadsheet, wikis, GIS [Google earth, Google Maps, Flickr, Arcview/explorer]) can be used.

Data Analysis is a an area where a lot of works is being done and a huge collection of open source tools are available for researcher e.g. for Relationship mapping techniques like Herring or fish bone mind maps, SWOT Analysis, PMI, Venn etc. software like Inspiration, inspiration, smart ideas, Cmap, Mindmapper, freemind would be useful and also the open source Online tools available at www.gliffy.com/, www.mindmeister.com, www.drawanywhere.com/ . An open source statistical software programming language like R is found very useful by researcher. For preparing Graph using Spreadsheet, digitizer , for typical data analysis using Calc or excel, preparing Checklist (any Word Processor , Spreadsheet) and Mashing tools like Intel mash up is now very common .

ICT in Qualitative Data Analysis

The applicability of ICT based analytical tools in qualitative research is debated as it is argued, that the original meaning inherent in the data could be distorted or lost in the process of data analysis. Thus the employment of computer programs in qualitative data analysis is a practice that should be viewed with caution. Analyzing qualitative material that is based on speech or texts derived from interviews and conversations must have regard for the context and the integrated whole. Computer based systems to aid with analysis are, often based on the natural scientific view of the world that sees social phenomena as reflections of the higher level ordering of an objective social structure. The ideal data type here is one which is amenable to quantifying and segmentation into discrete categories as this allows for numerical manipulation and analysis. Researchers who make use of these packages must remain alert to the need to preserve the integrity and context of the original material and not lose sight of this during the process of coding and subsequent analysis.

Reporting and dissemination

The final step in the process of any research activity is writing up Research by Research Reporting Guidelines advised using the word processors.

Disseminating Research: To make the research outcomes reach maximum numbers of stake holders proper planning for printing, mailing and/or posting on community forums plus translation is required. Making research results accessible to various audiences through website, Research Portfolio, Newsletter, and other Community reports is now a common practice. Presenting research at Conferences/ Seminars and thus making findings known to users should be planned. Events happening across the globe on the theme of research can be found out easily today through Internet.

Bibliography: Web pages, as with journal articles, books, encyclopedias and other material consulted while researching, need to be properly cited in a bibliography, a reference list or a list of works cited. There are a lot of Citation & Style Guides online which provide more information on citation.

Thus, there are some innovative tools, Methods and Methodological concepts available today that support researchers in the entire research process i.e. researcher can get help to Search intelligently, assess the quality of search results, help in recording, organizing and producing information using online note cards , and also help in formatting the bibliography in MLA, APA, or Chicago/Turabian whichever style that is required.

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Women in Sport

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Dis:Sureudranagar.

Introduction :

Society expects males and females to adopt, believe in, and fulfill specific gender roles and stereotypes that have been established. In the western world, males are expected to be strong, independent, and athletic, whereas females are expected to be quiet, obedient, attractive nurturers. Society demands compliance to the enforced gender order. When these gender norms are violated, it is common for labels to be given (i.e. lesbian), questions to be asked ("Are you sure that is not a boy in the net?"), and people to be ridiculed ("a girl playing football - what a butch"). While "traditional" gender stereotypes have remained fairly constant over the past few centuries, they have also been challenged and confronted by many women and feminists. One specific area in which traditional gender stereotypes have been evaluated and analyzed, is sports and physical activities. Comparing traditional female gender stereotypes with those of the 21st century women in sports, it is clear that female athletes are beginning to establish themselves in the sports world. Their ability to challenge sexist barriers and restrictive notions about women's physical appearance, athletic ability, and participation in sports, isevident through their increased involvement in sports. However, it is also true that traditional female stereotypes continue to prevail. In this paper, female athletic stereotypes, women's sensitivity to gender issues in sports, recommendations for increasing female participation in sports, and personal experiences with gender and sports, will be presented and discussed in relation to the impact female gender stereotypes have on girls and women who participate in traditional and non-traditional sports.

Traditional Female Stereotypes :

People are bombarded with gender stereotypes from birth until death. Once a new baby's sex is revealed, they are dressed in either blue or pink, given gifts of trucks and soldiers or dolls and animals, and referred to as strong and alert or soft and delicate (Malszecki and Cavar, 2005, p.161; Zimmerman and Reaville, 1998, p.41). Actions and ideas such as these are only the first of many gender stereotypes that a new child will encounter throughout their lifetime. Males are expected to demonstrate certain characteristics and behaviours that are "masculine", while females are held accountable for being "fenlinine".

Traditionally, females have been expected to wear dresses, cook and clean, raise children, maintain a beautiful and delicate body, and remain passive, moral, and pure (Griffin, 1998; Sherrow, 1996;

Woolum, 1998; Zimmerman and Reavill, 1998). Deemed to be the "weaker sex"- physically, mentally, and emotionally, women have been stereotyped as being feminine. Femininity, according to Sherrow (1996), is the issue of what is feminine in appearance and behaviour (i.e. being attractive, carefully groomed, submissive, nurturing women). When the principle of femininity is applied, females are expected to live up to these specific gender roles that are held by both men and women in mainstream society. This expectation of femininity often results in women being dissuaded from lifting weights, sweating, grunting, being aggressive, participating and competing in sports and physical activities. The main reason for this is because society expects women to be "ladylike", not demonstrate characteristics that are defined as being masculine. However, when women do "cross the line" and exhibit these so-called "manly traits", their gender identity, sexual orientation, values, and social roles are often questioned (Griffin, 1998). Negative stigmas are often attached to athletic women, and consequently are used as a mechanism to control and limit women's participation in sports.

Female Athletic Stereotypes: Past and Present :

Sports and athletics have traditionally been restricted to and associated with males, masculinity, and the "manly domain". In their works, Woolum (1998) and Sherrow (1996) trace this pattern and highlight how sports have, over time, evolved for women. They point out that for centuries, athletics, competition, strength, and team sportsmanship have been deemed appropriate traits within the "masculine domain". As a result, many girls and women avoided taking part in sports. It was not until the mid 1800's that women began to accompany their male relatives to specific sporting events (such as horse races and baseball games) and participate in mild exercise such as dancing and ice-skating. Then, after the Civil War in the late 1800's, women were finally given the opportunity to participate in organized sports. Golf, archery, and croquet, were the first sports to gain acceptance among women because they did not involve physical contact or strain. Because perspiring, physical contact, and competition were not socially acceptable "ladylike" behaviours, women's physical recreation activities and opportunities were limited. Furthermore, women were required to protect their reproductive systems, and activities such as these, allowed women to "play safely" (Sherrow, 1996; Woolum, 1998).

With these revolutionary changes, traditional gender stereotypes for females began to transform. The ideas that "girls don't sweat", "girls don't run", and "girls don't get dirty", began to be challenged and questioned in conjunction with being a female and being feminine. In the 1930's, Mildred "Babe" Didrikson showed that women could successfully participate in competitive athletics (track and field, baseball, golf, swimming). After World War II women's competitive collegiate sports began to emerge. And in the 1960 - 70's, the women's movement created new attitudes and demanded equal opportunities, funding, and facilities for women in sports. It was during this period that Billie Jean

King defeated Bobby Riggs, a former men's champion, in a tennis match called the Battle of the Sexes. In the early 1980's this women's tennis champion also admitted to a seven-year lesbian relationship. Her motivation for both of these significant actions was to prove that female athletes deserve respect (Rappoport, 2005, p.60). This helped pave the way for Martina Navratilova (another American tennis champion), to become the first professional female athlete to publicly embrace her lesbian identity and actively participate in the lesbian and gay civil rights movement (Griffin, 1998, p.47).

Recommendations for Increasing Female Participation in Sports :

As is evident through the exploration of female stereotypes and participation in

sports and physical activities throughout the past few decades, girls and women are making headway in sports and the sports world. This is largely due to the efforts that are being made to improve the number of females involved in all levels of sport. As described by the Canadian Association for Advancement of Women and Sport (CAAWS, 2005), numerous sporting organizations in Canada are implementing strategies to recruit females in the sports world. For example, the Canada Games Council has implemented gender equity in policies (p.7), the Canadian Amateur Wrestling Federation is providing equal funding to men and women on the national wrestling team (p. 8), the Canadian Canoe Association is providing a full range of events within all national competitions (p.9), and the Canadian Freestyle Ski Association is providing funding for girl's camps, only if a female coach is attending the camp as well (p.l 1). These strategies, along with the Canadian Interuniversity Sport increasing financial rewards for female athletes to equal that of males (p. 12), and Hockey Canada hosting a free Fun Day for females to try the sport of hockey (p.20), demonstrate that steps are being taken to increase girl's and women's involvement and presence in sport. It is only through measures such as these, that females will continue to make headway in the world of sports.

I also knew that gymnastics was mainly an individualized sport. But, what I have learned from doing this paper is that gymnastics is deemed a feminine sport largely because it lacks face-to-face competition and overt aggression. Although it combines strength and flexibility with grace and power, the aesthetic quality of the sport gender types it as being predominately feminine. However, with the amazing skills and strength male gymnasts demonstrate, I see that this sport sex-typing is beginning to change. Behaviour and participation in the sport seems to be more and more gender neutral, thereby encouraging both males and females to participate in gymnastics because it provides wonderful strength and flexibility fundamentals for girls and boys future sports involvement.

Conclusion

Historically, girls, women, and femininity have been defined in relation and contrast to men and masculinity. Sports and the sports world have been tied with the masculine domain, and there has been a legacy of bias against the female athlete. In the past few decades, this trend has been confronted and challenged. Girls and women have "tackled" narrow, negative, and limiting concepts and ideas that they should not participate in sports, sweat, show aggression, or compete, and begun to include physical strength and athletic prowess in the definition of femininity. As a result, traditional stereotypes for females have slowly been changing and evolving. This will likely continue once girls and women quit feeling that they need to choose between sports and femininity. While there is still a long way to go, females can obviously break free of traditional stereotypes.

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"SKILL DEVELOPMENT THROUGH VOCATIONAL EDUCATION IN INDIA : PROBLEMS AND PROSPECTS"

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Vocational education and training has been given importance throughout the history of education in India. Even in ancient Gurukula system, the shishya (disciple) was expected to earn his livelihood by way of manual. work. Work and education were integrated and imparted by the Guru (the preceptor) to his shishyas. Skills and knowledge are the driving forces of economic growth and social development of any country. As India moves progressively towards becoming a Knowledge Economy, it becomes increasingly important that vocational education (VE) create and nurture a skill development system. The issue of skill building has been at the forefront of policy debates in recent years. Unprecedented scope for skill development in the country arises from a unique opportunity India's demographic dividend. Skill enhancement of the younger generation is imperative to trigger economic development in India. Moreover, it is expected that the ageing economy phenomenon in rich countries will globally create an acute shortage of skilled manpower by 2020. Therefore by getting the skill development India can have a skilled manpower surplus.

India has the lowest proportion of trained youth in the world. The quantitative dimension of India's skill development challenge is that majority of new entrants to the workforce have no opportunity for skill training against very meagre existing training capacity. The Prime Minister's National Council on Skill Development has endorsed a vision to create 500 million skilled people by 2022: The government has taken due recognition of the skill gaps and plans to take new initiatives for bridging the gap. In this regard, the National Policy on Skill Development (Gol, 2009) provides a direction for skill development in the country. Some of the innovative measures include:

1. Using innovative delivery models such as decentralized delivery, mobile training, distance learning, e-learning and web-based learning.

ii. Involving panchayats, municipalities and other local bodies in skill development and employment generation at the local level in collaboration with Self Help Groups (SHGs), cooperatives and Non-government Organisations (NGOs),

iii. Establishing a National Vocational Qualifications Framework to facilitate standardized and acceptable, international comparability of qualifications and

In India, vocational education is imparted through industrial training institutes (ITIS) and Polytechnics. The skill shortage in the Indian Economy today is largely due to neglect of vocational education. Vocational education is the tool for economic, social and political development as well as economic stability of the nation. This paper focuses on various aspects of skill development in India from conceptual background to challenges and prospects of vocational education scenario prevalent in India.

Conceptual Background of Vocational Education

For the most part, general and academic education is seen as that which builds analytical skills, knowledge and critical thinking, while vocational education develops craftsmanship, practical experience and practical problem-solving. However this simple definition and demarcation can mislead and cause academic drift of vocational education. The etymology of vocational education hasn't been constant throughout the world over the ages. During the industrial revolution, vocational referred to the type of education aimed at stable job and stable career in a respectable profession. However in the 20th century, waves of changes have moulded the institutions- political. economic and social. As of today vocational is at the

bottom of a of knowledge available to the lower achiever, it is governed in a way with highly constrained degrees of freedom over content and process, it is legitimated The Current Status of Vocational Education in solely in industrial and other-utilitarian terms rather India than in the connections among different kinds of meaning making and it is preserved for occupations of lower status. In India vocational education takes place with two basic structural streams, a small formal stream on the one hand and a large informal stream on the other. The formal structure includes:

i. Vocational education in schools at post secondary stage.

ii. Technical and professional education imparted through professional colleges,

iii. Technical training in specialized institutions such as Industrial Training Institutes (ITIS) and Polytechnics and

iv. Apprenticeship training in factories.

The Current Status of Vocational Education in India

Vocational education in India is largely a supply side and is not enough with industries current demand for various skills. Most of the vocational courses the in the industrialized sector and only a few being in the rapidly expanding services sector. Usually vocational subjects are desirable on general education grounds but they should not detract from efforts to improve the quality of core subjects; however the fact is that most variants of vocational education are more costly per student per class period than general education subjects, mainly because of small classes and the greater cost of facilities, equipment, and consumables. Unit costs of vocational education are higher than that of general secondary education. Further the enrolment in some of vocational courses is often strongly gender biased. Many skills taught are culturally identified with one gender only, for example domestic science and secretarial skills with girls and industrial art skills with boys. Apart from the quantitative aspects of demand, there are issues relating to the quality of the vocational education imparted.

Vocational Education at Higher Education Institutions in India

The vocational education system at tertiary level in India develops human resources through a two-tier system.

- The University Grants Commission (UGC) has scheme of Career Orientation to Education/Career Oriented Programme/Career Oriented Courses. The objective of the scheme is to ensure that the graduates who pass out after completing these courses, have knowledge, skills and aptitude for gainful employment in wage sector in general and self employment in particular so as to reduce the pressure on institutions of higher learning for Master Degree. The courses of B.Voc. run parallel to the conventional B.A., B.Com. and B.Sc. Degree. The successful students are awarded certificate/diploma/advanced diploma under this programme.
- Diploma level graduates who are trained at sas technicians and supervisors. There polytechnics a are also the polytechnics which have been converted into what is being called Community Polytechnics to cater to neighbouring villages and the youth in the vicinity. The scheme of Community Polytechnics (CPs) was introduced in phased manner starting from the year 2000. Over the years, the diploma programmes have deteriorated losing the skill components, which has resulted in their being just a diluted version of degree education. The organizations employing them have to train them all over again in basic skills. It should be noted that

though the proportion of private institutions engaged in engineering related trades is relatively low, it is still higher than in many other developing countries, implying that private sector is willing and able to provide training in hard sectors.

The need to implement programme related to vocational education at higher education level has been appropriately dealt in a scheme proposed by the MHRD, Government of India named Rashtriya Ucchatar Shiksha Abhiyan (RUSA). In RUSA due importance have been put on:

- Major bottlenecks impending movement of large number of students to vocational education with less or nonexistent linkages with industries.
- The mind set of Indian parents and students is focused on pursuing degree qualifications and higher education, which often fall short of requirements of employment.
- There is lack of qualified vocational teachers. iv. There is special need to meet the demands of disadvantaged groups including women.

Challenges and Prospects before Vocational Education in India

Vocational education at school level is given a low priority and low status and not treated at par with a the arts, science and commerce streams. It is considered as the less acceptable option for students not performing well at the secondary stage. Further the main challenge in vocational education is that there are provisions for only technical subjects. There is no place for liberal education. So with their technical knowledge the young men are not able to acquire knowledge of human relations and social objectives of productions. However with the recent recognition of equivalence of two years ITI certificate with std X and three years Diploma with std XII, with provision of passing the general education subject through any recognised school board has attracted the students to opt for vocational education from std VIII and X onward itself as there remains ample scope for further educational avenue with addition of Liberal arts subject in the same stream for higher technical education. On the basis of work the caste system has been built in India and the roots of division of Labour based on thousands of years of caste system have gone deep into our society. The people engaged in handicrafts and other physical works for earning their bread are not looked with respect.

According to World Bank report public funding for vocational education in India is ad hoc and not based on any funding formula and no transparent formula of funding is followed by any of the State governments for financing vocational education. Low levels of funding constrain visits by companies, skill up gradation of instructors and recruitment of new instructors. Also as the unit costs for vocational training are high, the expenditure on critical inputs remains low because of limited funds. Majority of the grants are used to meet salary expenditure and very little is left for equipment, professional development of teachers and maintenance of building.

Since vocational education is a concurrent subject, both the Central and the State governments share the responsibility in financing it. While the State government meets the maintenance expenditure, the Central Government is responsible for financing of development activities as well as the maintenance and promotion of quality of training, certification and evaluation. The funding of ITIs comes mainly from the State governments. The contribution to financing of fees from students is negligible. The institutions also do not provide any significant financial contribution Challenges and Prospects before Vocational towards financing of ITIs even though PPP mode has brought enterprise representation through the Institutional Management Committees (IMCs) responsible for improvement in administrative academic and development activities of the Institutes. Apprenticeship training scheme is financed by the DGE&T and MHRD and it is mandatory on the part of employers both in public and private sector establishments to have the required training infrastructure as per the Apprentices Act, 1961 to engage trade apprentices. The community polytechnics, Jan Shikshan Sansthan, and centres for vocational training run by NGOs also get financing from the MHRD. Against this background to vocationalise higher education, RUSA mission mode on higher education can also be supportive to vocational education through adequate funding of Higher Education Institutions, developing educational standards and core curriculum and appropriate counselling for choice of training and career planning.

Various new initiatives have been taken by the Government of India for improving the quality of vocational education. The financing of these initiatives involves up gradation of ITIs into Centres of Excellence (COE) with domestic funding (for each of the upgraded ITIS with the centre-state government share being in the ratio of 75:25). Also up gradation of Government ITIs and establishment of Skill Development Centres (SDC) in PPP mode is given preference. In each of these schemes, an Institute Management Committee (IMC) has been constituted with government, industry, and academic persons to effectively utilize funds and to improve the quality of training.

Conclusion

India is at the cusp of a great new opportunity: the demographic dividend. In order to utilize this demographic dividend effectively, India needs to impart sufficient and suitable skills to its workforce. The education system churns out students that are not immediately employable and skill up-gradation on the job is very low; implying that a large section of the currently employed labour possesses outdated skills. Vocational education in India is one which is truly at cross-roads. Its coverage remains extremely small and very meagre percent of secondary school children are enrolled in the vocational stream. The skill requirements of the unorganized sector in India remain huge. If the unorganized sector remains largely unreached, it is equally distressing that the vocational education available to the organized sector remains relatively limited in scale and scope. While the Government of India has initiated the Skill Development Mission, there has so far been very little shift in the ground reality. The Government needs to think seriously about creating a fund for financing vocational education throughout the country, both for the organized as well as unorganized sectors.

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ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિના સંવર્ધનના ઘટક તરીકે અભ્યાસક્રમ

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સારાંશ

ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિના સંવર્ધન માટે રાષ્ટ્રીય શિક્ષણ નીતિ – ૨૦૨૦ની રચના કરવામાં આવી. આ શૈક્ષણિક નીતિમાં સૂચવવામાં આવેલ બાબતો જાણવા અને ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિના સંવર્ધનના ભાગ તરીકે અભ્યાસક્રમની ભૂમિકા જાણવા માટે પ્રસ્તુત અભ્યાસ હાથ ધરવામાં આવ્યો હતો. ભારતીય ભાષાઓના વૈવિધ્ય, કલાઓમાં સમાવિષ્ટ કૃતિ અને તેના ઈતિહાસ તેમજ સંસ્કૃતિના વિવિધ ઘટકો અંગેની પણ માહિતી અભ્યાસમાં હાથ ધરવામાં આવી હતી. NEP ૨૦૨૦ ના પ્રકરણ 22 માં સૂચવેલ બાબતોને સાર્થક કરવા અભ્યાસક્રમમાં કેવા પરિવર્તનો આવશ્યક છે તે અંગે પ્રસ્તુત અભ્યાસમાં માહિતી આપવામાં આવી હતી.

ચાવીરૂપ શબ્દો : NEP-૨૦૨૦, અભ્યાસક્રમમાં પરિવર્તનો, ભારતીય ભાષા, કળા અને સંસ્કૃતિ

1.0પ્રસ્તાવના

ભારતીય સંસ્કૃતિ ભવ્ય વરસો અને ઈતિહાસ ધરાવે છે. ભારતીય સંસ્કૃતિને કલાની સર્જક સંસ્કૃતિ તરીકે ઓળખવામાં આવે છે. પ્રાચીન ભારતની શિક્ષણ વ્યવસ્થાને વિશ્વની સૌથી સમૃદ્ધ શિક્ષણ વ્યવસ્થા કહેવામાં આવતી હતી. શિક્ષણમાં કળા, કૌશલ્યો, તાલીમો, વ્યવસાયિક શિક્ષણ અને વિવિધ ભાષાઓના શિક્ષણનો સમાવેશ કરવામાં આવતો હતો. વિશ્વના અન્ય દેશોના લોકો ભારત શિક્ષણ પ્રાપ્ત કરવા આવતા હતા. ચરક, સુશ્રુત જેવા ઋષિ ગુરુઓના ગ્રંથો આજે પણ આયુર્વેદ અને મેડીકલ ક્ષેત્રે મહત્વનું પ્રદાન કહેવામાં આવે છે. ભારતીય વિશ્વ વિદ્યાપીઠોમાં જ્ઞાન પ્રાપ્તિ માટે વિશ્વના લોકો આવતા અને પ્રવેશ પરીક્ષાઓ આધારે જ્ઞાન પ્રાપ્તિની વ્યવસ્થા હતી. આવી વિદ્યાપીઠોમાં તક્ષશિલા, નાલંદા, વલ્લભી વગેરેનો સમાવેશ થતો. આવી ભવ્ય અને વૈવિધ્યસભર ભારતીય સંસ્કૃતિના જતન અને પ્રસાર માટે નવી શિક્ષણ નીતિ ૨૦૨૦ તૈયાર કરવામાં આવી છે. આ નીતિને ધ્યાનમાં રાખી શૈક્ષણિક અભ્યાસક્રમ અંગે પ્રસ્તુત અભ્યાસ હાથ ધરવામાં આવ્યો હતો.

2.0અભ્યાસના હેતુઓ

- ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિના સંવર્ધન માટે NEP ૨૦૨૦ માં દર્શાવેલ બાબતો જાણવી.
- ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિના સંવર્ધનના ઘટક તરીકે અભ્યાસક્રમ અંગે પરિવર્તનો સૂચવવા.

3.0સંદર્ભ સમીક્ષા

➢ભારતીય ભાષાઓ

ભારતીય ભાષાઓ એ સૌથી પ્રાચીન ભાષાઓ છે જેનો ઉદ્ભવ ઈસુના જન્મના અંદાજે ૫૦૦૦ વર્ષ થી પણ વધુ જુનો માનવામાં આવે છે. પ્રાચીન ભારતમાં મુખ્ય 19500 ભાષાઓનો સમાવેશ થતો હતો. સૌથી પ્રાચીન ભારતીય ભાષા તરીકે સંસ્કૃત ભાષાને ગણવામાં આવે છે. ભારતીય ભાષાઓના વર્ગીકરણની જો વાત કરવામાં આવે તો ભાષા અને લીપી એવા બે મુખ્ય વર્ગીકરણો કરવામાં આવે છે.

ભારતમાં બોલવામાં આવતી મુખ્ય ભાષાઓના પ્રકારો અને બોલનારા લોકોનું પ્રમાણ સેન્સસ ૨૦૦૧ અનુસાર નીચે મુજબ હતું.

ક્રમ	ભાષાનો પ્રકાર	બોલનાર વસ્તીનું પ્રમાણ
1	ઈન્ડો આર્યન	78.05%
2	દ્રવિડિયન	19.64%
3	અન્ય ભાષા	2.31%

ઉપરોક્ત કોષ્ટક અનુસાર જોઈએ તો ૨૦૦૧ સુધીમાં ભારતમાં કુલ ૧૨૨ મુખ્ય ભાષાઓ અને 1599 અન્ય ભાષાઓનો સમાવેશ થતો હતો. ૧૨૨ ભાષાઓ એવી હતી કે જે 10.૦૦૦ થી વધુ લોકો દ્વારા બોલવામાં આવતી હોય. ૨૦૦૪ માં ભારત સરકાર દ્વારા 6 ભાષાઓને ક્લાસિકલ ભાષાઓમાં સમાવિષ્ટ કરવામાં આવી.

✓તમિલ
✓સંસ્કૃત
✓કન્નડ
✓તેલુગુ
✓મલયાલમ
✓ઓડિયા

આ ભાષાઓમાં થોડા વર્ષો બાદ અન્ય ભાષાઓને સમાવેશ આપવામાં આવ્યો જેમાં નીચે મુજબની ભાષાઓ હતી.

✓પાલી
✓બંગાળી
✓મરાઠી
✓મણિપુરી

આવો ભવ્ય વરસો હોવા છતાં દુર્ભાગ્યપણે કહી શકાય કે, આપણે છેલ્લા ૪૦ વર્ષોમાં ભાષાઓ પર ધ્યાન આપ્યું નથી; તેના પરિણામ સ્વરૂપ આપને ૨૨૦ ભાષાઓ ગુમાવી બેઠા છીએ. UNESCO એ ૧૯૭ ભારતીય ભાષાઓને 'લુપ્ત પ્રાય' જાહેર કરી છે. ભારતીય સંસ્કૃતિનો પાયો ભારતીય ભાષાઓ છે. ભાષાઓ વગર સંસ્કૃતિને સમજવી મુશ્કેલ છે માટે ભાષા વિકાસ પર ધ્યાન આપવું ઈ ભારતીય સંસ્કૃતિના સંવર્ધનનું મહત્વનું કાર્ય બની ગયું છે.

➢ **ભારતીય કળા અને સંસ્કૃતિઓ**

ભારતીય કલાઓમાં ચિત્રકલા, શિલ્પ, માટીકામ અને રેશમ વણાટ જેવી કાપડની કળા સહિત વિવિધ પ્રકારની કલાઓનો સમાવેશ કરવામાં આવે છે. ભારતીય કલાઓની સમૃદ્ધિ એટલી વિશાળ હતી કે તેનું વર્ગીકરણ વિવિધ સમયના આધારે કરવામાં આવ્યું હતું.

✓ **પ્રારંભિક ભારતીય કલાઓ**

- Rock art = rock painting at one of Bhimbetka rock shelter
- Indus valley civilization (c. 3300 BC – c. 1750 BC) = dancing girl of Mohenjo-daro
- Vedic period = copper hoard culture, Mathura museum.
- Maurya art (c. 322 BCE – c. 185 BCE)= pataliputr capital
- Colossal yaksha statuary (2nd century BCE)=Mudgarpani yaksha
- Buddhist art (c. 150 BCE – c. 500 CE)
- Shunga Dynasty (c. 185 BCE – 72 BCE)= Sanchi stupa

•Satavahana Dynasty (c. 1st/3rd century BCE – c. 3rd century CE)

•Kushan empire (c. 30 CE – c. 375 CE)

•Gupt art (c. 320 CE – c. 550 CE)

✓**મધ્ય રજવાડાઓ અને પ્રારંભિક મધ્યયુગીન સમયગાળો (c.૬૦૦ CE – c. ૧૨૦૬ CE)**

✓**મધ્યયુગીન સમયગાળાનો અંત અને વસાહતી યુગ (c. ૧૫૨૬ CE – c. ૧૮૫૮ CE)**

✓**સમકાલીન કળા (c. ૧૯૦૦ CE – વર્તમાન)**

ભારતીય કળાના ભૌતિક ઇતિહાસની વાત કરીએ તો તેમાં શિલ્પ, ભીત ચિત્રો, લઘુ ચિત્રો, ઘરેણાઓ પર કરવામાં આવતી કૃતિઓનો સમાવેશ થતો હતો. ભારતીય કલાના સંદર્ભિત ઇતિહાસમાં મંદિરો, લોક અને આદિવાસી કળાનો સમાવેશ કરવામાં આવે છે.

4.0NEP-૨૦૨૦ માં ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિના સંવર્ધન માટે સૂચવેલ બાબતો

•ભારતના પર્યટન સૂત્ર 'અતુલ્ય ભારત' ને સાચા અર્થમાં સિદ્ધ કરવા ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિનો પ્રસાર અને પ્રચાર કરવો જરૂરી છે. દેશની ઓળખની સાથોસાથ અર્થવ્યવસ્થાને પણ તે હકારાત્મક અસર ઉપજાવે છે.

•ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિનું સંવર્ધન માત્ર રાષ્ટ્ર માટે જ નહિ પરંતુ વ્યકિત માટે પણ જરૂરી. વ્યક્તિગત વિકાસ અને સામાજિક કલ્યાણ માટે સંસ્કૃતિક જાગૃતિ અને અભિવ્યક્તિનું પ્રદાન મહત્વપૂર્ણ છે.

•સંસ્કૃતિના પ્રસાર માટેનું સૌથી મહત્વપૂર્ણ સાધન કળા. કળા વિદ્યાર્થીઓને બાળપણથી જ શીખવવી જેથી તેમના વિવિધ કૌશલ્યોનો વિકાસ થશે અને સંસ્કૃતિનું સંવર્ધન અને પ્રસાર પણ શક્ય બનશે.

•સંસ્કૃતિ આપની ભાષાઓમાં જડિત છે. સાહિત્ય, નાટક, સંગીત, ફિલ્મ વગેરે સ્વરૂપમાં કળાની સંપૂર્ણ પ્રશંસા ભાષા સિવાય શક્ય નથી. સંસ્કૃતિના સંરક્ષણ, સંવર્ધન અને પ્રસાર માટે આપને તે સંસ્કૃતિની ભાષાઓનું સંરક્ષણ અને સંવર્ધન કરવું પડશે.

• ભારતીય ભાષાઓમાં અમુક ભાષાઓ એવી છે કે જેની કોઈ લીપી નથી. આવી ભાષાઓ બોલનાર વ્યક્તિઓ મૃત્યુ પામે તેની સાથોસાથ એ ભાષા પણ મૃત્યુ પામે છે. આવી ભાષાઓનું દસ્તાવેજીકરણના અભાવને કારણે પણ ભાષાઓ લુપ્ત થતી જોવા મળે છે.

•ભારતની સત્તાવાર 22 ભાષાઓ પણ વિવિધ સમસ્યાઓનો સામનો કરે છે ત્યારે તેના સંવર્ધન માટે વિવિધ મુદ્રિત અધ્યયન સામગ્રી અને શબ્દકોષો બનાવવા જરૂરી છે.

•ભારતમાં ભાષા શિક્ષણ મેળવનાર કુશળ શિક્ષકોની અછત છે તેને દુર કરવા અનુભવ આધારિત ભાષા શિક્ષણ આપવું. ભાષા માત્ર શીખવા માટે જ નહી પરંતુ વાતચીતના માધ્યમ તરીકે અને અધ્યયન અધ્યાપન માટે પણ ઉપયોગમાં આવે તેવી વ્યવાસ્થા ઉભી કરવી.

•ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિમાં પણ શિક્ષક પ્રશિક્ષણ આપવું.

•ઉચ્ચ શિક્ષણમાં અનુવાદ અને વિવેચન, કળા અને સંગ્રહાલય વહીવટ, પુરાતત્વ, કલાકૃતિ સંરક્ષણ, ગ્રાફિક ડીઝાઇન અને વેબ ડીઝાઇનનું નિર્માણ ઉચ્ચ ગુણવત્તાપૂર્ણ અને પદવીઓનું સર્જન કરવમાં આવશે.

•બહુભાષિય અભ્યાસક્રમલક્ષી IITI સંસ્થા હસ્તગત ભારતીય તથા વિદશી ભાષાઓમાં વિષય નિષ્ણાંતો, અનુવાદક અને અર્થઘટનના નિષ્ણાતો દ્વારા ભાષાઓની લેખિત તેમજ મૌખિક સામગ્રીઓ દ્વારા અભ્યાસક્રમની રચના કરવામાં આવશે.

•વેદ ભાષાને વૈકલ્પિક ભાષા ન ગણતા ગણિત, ખગોળશાસ્ત્ર, તત્વજ્ઞાન, ભાષાશાસ્ત્ર, નાટ્યવિદ્યા, યોગ જેવા વિષયો સાથે અનુબંધ સાધી નવીન બહુવિદ્યાશાખાકીય ઉચ્ચ શિક્ષણ વ્યવસ્થા સ્થાપિત કરવામાં આવશે.

•ભારતીય શાસ્ત્રીય ભાષાઓ અને સાહિત્યના અભ્યાસ માટે સંસ્થાઓ અને વિશ્વવિદ્યાલયોમાં ભાષાઓનો વિસ્તાર કરવામાં આવશે. ભારતીય ભાષાઓમાં વિદ્યાર્થીઓ અને પ્રાધ્યાપકોને ખાસ તાલીમ આપી બહુ વિદ્યા શાખાકીય કાર્યક્રમો લાગુ પાડવામાં આવશે. ભાષાકીય સંશોધનો પર NRF દ્વારા ટેકો આપવામાં આવશે.

- શાસ્ત્રીય, આદિવાસી અને લુપ્ત થતી ભાષાઓ તથા તમામ ભારતીય ભાષાઓનો વિકાસ સાધી તકનીકી અને જાહેર વિજાણું સ્રોતો દ્વારા લોકો સાથે વ્યાપક ભાગીદારીના પ્રયાસો હાથ ધરાશે.
- દરેક ભાષા માટે એક અકાદમી સુત્રને સાર્થક કરી ભાષાના મૂળ સ્વરૂપમાં શબ્દભંડોળ અને શબ્દકોશોનો પ્રસાર કરવામાં આવશે. તે માટે શિક્ષણ, લેખન, વાંચન, વ્યાખ્યાયન, વેબ અને પુસ્તકાલય સ્વરૂપે ભાષાઓનો વિકાસ કરવામાં આવશે.
- ભારતીય તમામ ભાષાઓ સાથે સંલગ્ન કળા અને સંસ્કૃતિઓનું જતન કરવામાં આવશે. વાર્તાઓ, કવિતાઓ, લોક્નાટકો, લોકગાયનો, લોક નૃત્યનો વિકાસ અને વીસ્તર વધારવા પ્રયત્નો હાથ ધરાશે જેથી પ્રાદેશિક ભાષાને મંચ મળે અને તેનો વિકાસ થાય.
- ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિના વિકાસ માટે વિવિધ શ્રેણીયોમાં ઉત્કૃષ્ટ કવિતાઓ, નવલકથાઓ, પાઠ્યપુસ્તકો અને કૃત્તિઓ માટે શિષ્યવૃત્તિ સ્થાપિત કરવામાં આવશે.

5.0NEP-૨૦૨૦ ના સંદર્ભમાં ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિના સંવર્ધનના ઘટક તરીકે અભ્યાસક્રમ

- વિવિધ ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિના સંવર્ધન માટે તે તમામનો સમાવેશ શિક્ષણના ભાગરૂપે અભ્યાસક્રમમાં કરવો જોઈએ.
- વ્યક્તિગત કૌશલ્ય વિકાસના ભાગરૂપે બાળક 12 વર્ષનું થાય ત્યાં સુધીમાં તેને સ્થાનિક, પ્રાદેશિક, રાષ્ટ્રીય ભાષા તરીકે હિન્દી, આંતરરાષ્ટ્રીય ભાષા તરીકે અંગ્રેજી અને આ ઉપરાંત ભારતીય ભાષા તરીકે સંસ્કૃતનું જ્ઞાન આપવું. આ ઉપરાંત અભ્યાસક્રમના ભાગરૂપે સપ્લીમેન્ટરી વિષય રૂપે અન્ય ભારતીય ભાષાઓનો સમાવેશ કરવો.
- ભારતીય ભાષાઓ, કળા અને સંસ્કૃતિને અભ્યાસક્રમમાં દાખલ કરવાની સાથોસાથ તેને ઉચ્ચ અભ્યાસક્રમ તેમજ વ્યવસાયિક અને તાલીમી અભ્યાસક્રમમાં પણ સમાવેશ કરવો જેથી વિદ્યાર્થી તેને વ્યાવસાયિક દ્રષ્ટીએ પણ અર્થોપાર્જન માટે ઉપયોગી બને.
- ભારતીય ભાષાઓ ઉપરાંત કલાઓનો સમાવેશ પણ શિક્ષણમાં કરવો જોઈએ. હાલના સમયમાં જેમ વ્યાયામ અને યોગને અભ્યાસક્રમમાં સ્થાન મળ્યું છે તેવી જ રીતે નૃત્ય, નાટક, સંગીત જેવી વિવિધ કલાઓને પણ સ્થાન આપવું જેથી ભારતીય સંસ્કૃતિના ભાગ સ્વરૂપ કલાઓનો પ્રસાર થાય અને બાળકમાં વિવિધ કૌશલ્યોનો પણ વિકાસ શક્ય બને.
- લુપ્ત થતી વિવિધ ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિઓના દસ્તાવેજીકરણ માટે શિક્ષણ ક્ષેત્રે સંશોધનોને પ્રોત્સાહન આપવું તેમજ સાધનો પુરા પાળવા.
- ભારતીય ભાષાઓને સંશોધનના ક્ષેત્રમાં વધુ ધ્યાન કેન્દ્રિત કરવામાં આવે અને સરકાર દ્વારા પ્રોજેક્ટ હાથ ધરવામાં આવે તો આવા સંશોધન પ્રોજેક્ટ સ્વરૂપે ભાષાઓ, સંસ્કૃતિઓ અને કલાઓનું મુદ્રિત સામગ્રીમાં રૂપાંતર શક્ય બનશે અને અભ્યાસક્રમના ભાગ રૂપે થતું સંશોધન વિદ્યાર્થીને ગુણ અને અનુભવો પણ પુરા પડશે.
- માત્ર ગુજરાતી, અંગ્રેજી અને હિન્દી માધ્યમની શાળાઓ ઉપરાંત અન્ય ભારતીય ભાષાઓનો પહેલા વિષય સ્વરૂપે અને પછી માધ્યમ સ્વરૂપે અભ્યાસક્રમમાં સમાવેશ કરવો જેથી વાતચીતના માધ્યમ તરીકે અને અધ્યયન અધ્યાપન માટે પણ ઉપયોગમાં આવે તેવી વ્યવાસ્થા પ્રસ્થાપિત કરી શકાય.
- શિક્ષકો દ્વારા ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિનો વિકાસ થાય તે માટે તાલીમી અભ્યાસક્રમોમાં તેમનો સમાવેશ કરવો અને નિશ્ચિત સમયાંતરે તેને અદ્યતન બનાવવો.
- પર્યટન માટે આવતા પ્રવાસીઓને ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિથી અવગત કરવા માટે વિદ્યાર્થીઓને માર્ગદર્શકના વ્યવસાયના આભ્યાસ્ક્રમો પણ શીખવવા જેથી તેઓ રોજગારીની સાથોસાથ ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિનું સંવર્ધન અને પ્રસાર કરી શકે.
- વિવિધ કલાઓના વિકાસ માટે પ્રારંભિક શિક્ષણથી જ અભ્યાસક્રમના ભાગ રૂપે તેનું શિક્ષણ આપવું અને ત્યારબાદ વ્યવસાયિક તાલીમકેન્દ્રો વિકસાવી તેનું શિક્ષણ આપવું.
- વિદ્યાર્થીઓને વિવિધ સંસ્કૃતિક સ્થળોની અને સંગ્રહોની મુલાકાતે લઈ જવા. પર્યટન પ્રવાસ, મુલાકાત અને તે દરમ્યાન વિવિધ સ્થળોની ભાષા, પ્રખ્યાત બાબતો અને ત્યાની સંસ્કૃતિની નોંધ તૈયાર કરવાનું કૌશલ્ય વિદ્યાર્થીઓમાં વિકસાવવું અને તેના આધારિત આંતરિક મૂલ્યાંકન કરવું.

- •વિદ્યાર્થીઓને અભ્યાસક્રમના ભાગ રૂપે આપવામાં આવતા ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિના વિષયોનો સમાવેશ આંતરિક ગુણાંકનમાં કરવામાં આવશે.
- •વિદ્યાર્થીઓને ભારતીય ભાષાઓ, કલાઓ અને સંસ્કૃતિ અંગે શિક્ષણ અભ્યાસક્રમ ઉપરાંત અન્ય સમય માટે પણ આપવું જેથી વેકેશન દરમ્યાન વિદ્યાર્થી નવા કૌશલ્યો શીખી શકે.

6.0સમાપન

ભારતીય સંસ્કૃતિ કે જેમાં કળા અને વિજ્ઞાનનો સમન્વય હતો ત્યાં હાલના સમયમાં આપણા ભારતીય વિદ્યાર્થીઓ જ્ઞાન પ્રાપ્તિ માટે બહારના દેશોમાં જઈ રહ્યા છે. વિદેશી લોકો હાલના સમયમાં પ્રાચીન ભારતીય શિક્ષણ પ્રણાલી અનુસરે છે ત્યારે આપણે આપણી સંસ્કૃતિ અને પ્રણાલીને સંવર્ધન અને પ્રસારની જરૂરીયાતને સમજી તેનો અભ્યાસક્રમમાં સમાવેશ કરવો જોઈએ.

7.0સંદર્ભ

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A Study on Regulatory Frame work of Direct Selling In India

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INTRODUCTION

One of the first methods of selling goods and services to customers directly, direct selling has been practised all over the world for many years. Direct selling is described as "marketing, distribution, and selling of goods or providing of services as a part of network of direct selling, other than under a pyramid scheme, to consumers, generally in their homes or at their workplaces or through explanation and demonstration of such goods and services at a particular place," by the Indian Direct Selling Association.Direct selling businesses collaborate with a sizable network of direct sellers to market their products and services, and these direct sellers then develop their own networks of people to market the items to. These direct sellers are working as independent contractors rather than direct selling firm employees. Earnings come from commissions on both their own sales and the sales of the direct seller network they established.

Although direct selling businesses have been in India since the 1980s, a large number of foreign businesses were allowed to enter the country's market once the economy was liberalised in 1991. One of the first foreign direct selling businesses to make major investments in India was Amway in 1995. Many more businesses soon followed suit, including Avon, Oriflame, and Tupperware. Even Indian businesses like Modicare used the direct selling strategy to market their products and services. The Indian direct selling market is currently at INR 16,000 crores as of January 2022 and is projected to grow to INR 64,500 crores by 2025.

But regulating the direct selling sector has not been without its own share of difficulties. Lack of regulatory clarity and improper application of current regulations with regard to the direct selling industry persisted for a considerable amount of time. Years of discussion over numerous rounds of grievances, problems, and potential solutions have ultimately led to the legislature passing a set of regulations to address the industry's condition. The Draft Consumer Protection (Direct Selling) Rules, 2021 were published by the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution ("DCA") in June 2021 for public comment. The DCA subsequently announced the Consumer Protection (Direct Selling) Rules, 2021 on December 28. ("Direct Selling Rules"). Within ninety days of its publication in the official Gazette, the new Direct Selling Rules must be complied with by all currently operating direct selling businesses.

This article's objectives are to

(1) provide a cross-jurisdictional analysis to highlight the gaps in the upcoming regime; and (2) analyse the efficacy of the recently enacted Direct Selling Rules by tracing the evolution of the Indian legal regime that governs the direct selling industry.

This analysis will be done in order to determine whether or not the Direct Selling Rules are effective.

TRENDS IN INDIA'S DIRECT-SELLING REGULATIONS

Prize Chits and Money Circulation Schemes (Banning) Act, 1978

One of the biggest issues that the direct selling industry had before the Direct Selling Rules were put into place was the erroneous implementation of the Prize Chits and Money Circulation Schemes (Banning) Act, 1978. ("PCMCS Act"). With no comprehensive law in place, the PCMCS Act has been used to prosecute an increasing number of direct selling companies for criminal activity.

According to PCMCS Act section 2(c), "any scheme, by whatever name called, for the making of quick or easy money, or for the receipt of any money or valuable thing as the consideration for a promise to pay money, on any event or contingency relative or applicable to the enrolment of members into the scheme," wherein "any money or valuable thing as the consideration for a promise to pay money, on any event or contingency relative or applicable to the enrolment of members into the scheme," In spite of this, enforcement agencies and the judiciary have equated the lawful actions of direct selling firms with those of a money circulation scheme due to the requirement of "any occurrence or situation relative or applicable to the enrolment of members into the scheme."

With the Courts wrongly booking direct selling entities under the PCMCS Act for running money circulation schemes / ponzi schemes and the continued existence of regulatory uncertainties, decreasing investments into the direct selling industry became apparent. For example, Mary Kay Inc. ("Mary Kay") established itself in India in 2007 with an aggregate investment of USD 2,00,00,000 and engaged approximately 4,500 direct sellers. By 2011, numerous reports suggested that Mary Kay was planning to invest an additional USD 9,000,000 (US Dollar Nine Million) over a period of three to four years in its Indian business. However, in 2013, Mary Kay announced its plan to exit the Indian market citing the alarming and inconsistent regulatory landscape that continued to persist. Even Hindustan Unilever Network which was established in 2003 and consisted of three major brands namely, Aviance (personal care), Lever Ayush (health care) and Lever Home (detergents, household care and toothpaste) exited the Indian market due to the "ambiguity on acceptable norms for direct selling in India". Thus, it became obvious that the lack of regulatory clarity was turning out to be detrimental to the Indian economy as well.

Trends of Judiciary

In State of West Bengal v. Swapan Kumar Guha8, the Supreme Court examined the PCMCS Act's provisions and established the criteria for identifying a money circulation plan for the first time. According to the Supreme Court, "any and every activity for the purpose of making quick or easy money by itself would not attract the provisions of the PCMCS Act and that the making of such quick or easy money must depend upon any event or contingency related or applicable to the enrolment of members into the scheme." It took many more years, nevertheless, for people to realise that both legal and illegal direct selling enterprises were being covered by the courts' application of the PCMCS Act.

In Amway India Enterprise v. Union of India, the Andhra Pradesh High Court addressed the first instance of the PCMCS Act being utilised against genuine direct selling enterprises in 2008. ("Amway case") In the Amway case, the police filed charges against Amway India Enterprises ("Amway") under several provisions of the Indian Penal Code, 1860 and the PCMCS Act, alleging that Amway was operating a money circulation system. Under the PCMCS Act, the Honorable High Court determined that Amway's programme met the criteria of "money circulation plan." Nonetheless, the case shed light on the larger issue confronting direct selling companies in India, namely, whether policymakers, courts, and enforcement agencies had a correct and clear grasp of the idea of direct selling.

Throughout the years, conversations and criticisms expressed by various stakeholders have led to a shift in attitude towards direct selling and a greater comprehension of its linked actions. The decision of the Karnataka High Court in Naresh Balasubramanian v. State of Karnataka illustrates the judiciary's developing posture in response to some of the issues addressed. The Court noted that a direct selling scheme may consist of a "multi-layered network of subscribers, consisting of subscribers enrolling one or more additional subscribers in order to receive any benefit, directly or indirectly, where the benefit is, as a result of the sale of goods or services for such subscribers and is not illegal." The court correctly determined that direct selling business operations do not fall under the PCMCS Act's definitions of "money circulation scheme" or "prize chit" and highlighted that the PCMCS Act may not apply to the actions of such direct selling companies. The Court also emphasised that this case was a clear illustration of a criminal statute being applied to a situation for which it was in no way suitable.

Efforts and reforms

As early as the year 2000, concerns over the government's oversight of companies engaged in direct sales came to the forefront. The Indian government has made the following steps to regulate enterprises involved in direct selling as a result of the varying views taken by the courts and the objections expressed by numerous stakeholders:

Findings of select regulators

Over the course of the past several years, a number of different regulators have analysed and discussed the part they play in the process of regulating direct selling firms. For example, the Reserve Bank of India (also known as "RBI") is of the firm opinion that the registration fees imposed by direct selling organisations may be analogous to collecting deposits from the general public. However, after conducting additional research, it was discovered that such registration fees could not be considered as deposits. Furthermore, given that the RBI "did not regulate non-banking/financial companies selling products and services," the RBI did not have the authority to regulate direct selling. Even the Securities Exchange Board of India maintained that only capital markets and collective investment schemes fell under its regulatory purview, and that direct selling entities that did not fall within these categories could not be regulated by it. However, the SEBI did admit that it did have the authority to regulate certain direct selling entities. As a result, it was reached as a conclusion that the best strategy for regulating businesses that engage in direct selling would be to create an entirely different piece of legislation.

The Central Economic Intelligence Bureau's Inter-Ministerial Group ("CEIB")

By forming an Inter-Ministerial Group including representatives from the Department of Consumer Affairs ("DCA"), Ministry of Corporate Affairs ("MCA"), RBI, and the Financial Intelligence Unit, the CEIB attempted to resolve the problems relating to direct selling organisations in 2009–2010. The Inter-Ministerial Group determined that the DCA should serve as the central repository for all complaints made by individuals and that the PCMCS Act applied to all illegal multi-level marketing schemes.Inter-Ministerial Committee under the DCA

A DCA-led inter-ministerial group with members from the Department of Financial Services ("DFS"), MCA, and RBI was established in 2012 to examine and address concerns connected to businesses that engage in direct selling operations. The committee determined that there was no need to adopt legislation to expressly regulate direct selling businesses, but it did recommend that the PCMCS Act be changed to make a distinction between direct selling/multi-level marketing operations and pyramid/ponzi schemes.

DFS-affiliated Interministerial Committee

A high-level inter-ministerial group established under the DFS determined in 2013 that the regulatory problems relating to direct selling entities could not be resolved by merely modifying the PCMCS Act. It concluded that even if an exemption clause were to be added to the PCMCS Act as it currently stands, doing so would not be wise unless a strong framework was also passed for registration, regulation, and the imposition of penalties for breaking direct selling laws. As a result, the high-level group advised passing new direct selling legislation.

Standing Committee on Finance and Consumer Affairs

The Parliamentary Standing Committee took note of the framework suggested by the IICA and agreed with the results and suggestions made in the whitepaper. In order to determine whether these companies are legal direct selling enterprises or not, the Committee suggested that the Ministries of Finance, MCA, and Consumer Affairs work together to establish a framework that includes a mandatory registration requirement. Similar sentiments were shared by the Standing Committee on Consumer Affairs.

2016 Model Framework for Direct Selling Regulations ("2016 Guidelines")

In September 2016, pursuant to the observations and recommendations set out above, the DCA issued the 2016 Guidelines.17 The 2016 Guidelines provided a framework which allowed State Governments to monitor the activities of direct selling entities and ensure compliance under it. One of the most notable features of the 2016 Guidelines is that it clearly laid down an objective test to demarcate legitimate direct selling businesses from pyramid/ponzi schemes. Amongst other things, the 2016 Guidelines also listed provisions related to obligations of direct selling entities and direct sellers, rights of customers against such entities/sellers and prohibition on unfair practices such as fraudulent recruitment and misrepresentations made by such entities/sellers.

It is important to remember that the 2016 Guidelines were only intended to be advisory, thus the State Governments and Union Territories' implementation was crucial to their success. Only 12 states (Chhattisgarh, Sikkim, Telangana, Andhra Pradesh, Odisha, West Bengal, Goa, Rajasthan, Tamil Nadu, Kerala, and Mizoram) implemented the 2016 Guidelines due to its advisory nature, which led to their non-uniform application. 18 Due to the failure of several States and Union Territories to implement, consumers began to distrust one another.

THE CONSUMER PROTECTION (DIRECT SELLING) RULES, 2021

Overview

With the implementation of the new Direct Selling Rules, it is now illegal to engage in or advocate for the use of any plan that involves a pyramid of participants or a system in which money is constantly being circulated. Pyramid and money-circulation schemes are explicitly forbidden by the Direct Selling Rules. Any and all products and services purchased or sold through any and all direct selling models by any and all direct selling organisations to customers in India are intended to fall under the purview of the Direct Selling Rules. Equally important, it seeks to control any deceptive business tactics employed by any direct sales model. It is important to note that the Direct Selling Rules go further by extending its jurisdiction to include direct selling organisations that are not based in India but serve Indian consumers. As long as the company has direct sellers in India, regardless of where the company is physically based, this provision will ensure that the company complies with the Direct Selling Rules. As a result, the new Direct Selling Rules would apply to the many direct selling organisations that operate in India but have no permanent locations there. Direct selling firms and direct sellers conducting business via e-commerce platforms are now now subject to the Consumer Protection (e-commerce) Rules, 2020. State governments have been granted authority to set up a framework to monitor and regulate the operations of such businesses and direct sellers to guarantee compliance with the rules.

The Direct Selling Rules can be broadly divided into the following three key themes:

i. obligations of direct selling entities;
ii. obligations of direct sellers; and
iii. liabilities under the Direct Selling Rules.
iv. Obligations of Direct Selling Entities

Registration of Organization and Opening of Registry

Those involved in direct sales must check that their company is properly registered under the relevant version of the Companies Act, 2013, the Partnership Act, 1932, or the Limited Liability Partnership Act. To add to this, direct sales companies must set up shop in India with a "registered office" there.

Laws requiring the keeping of documents

Organizations engaged in direct sales must keep certain records at its principal office, as required by law. The Direct Selling Rules include a sample of the kind of records that should be kept. Documents include articles of incorporation, bylaws, GST registration, income tax reports, licenses/permits and permissions under laws like the Food Safety and Standards Authority of India Act, 2006 and the Drugs and Cosmetics Act, 1940 must be kept on file by direct selling companies, among many others. Any company engaging in direct sales has the option of keeping relevant records either physically or digitally.

Intellectual Property

According to the Direct Selling Rules, direct selling businesses are required to own, own, or be the licensee of trademarks, service marks, or any other identifying marks that define their identity in relation to the goods or services they sell or provide. Additionally, if a direct selling entity does not own/hold or have a licence for the trademark, service mark, or any other identifying mark of the products and services it sells or provides, it is not allowed to offer commissions, bonuses, or incentives on those goods and services.

Regulations pertaining to direct sellers

In order to offer the appropriate authorizations for selling its goods and services, direct selling organisations are required under the Direct Selling Rules to enter into written contracts with their network of direct sellers. Additionally, the Direct Selling Rules take their protection of direct sellers a step further by requiring that the contract's terms and conditions be just, fair, and equitable. Identity cards must be given to direct salespeople by direct selling organisations. However, this can only be done if the physical verification of addresses and identities has been completed. To guarantee that all goods and services provided by direct sellers comply with all applicable regulations, adequate protections must be put in place.

Grievance Redressal mechanism

The establishment of a grievance redressal procedure is contemplated by the Direct Selling Rules in order to effectively address any complaints made by customers. A system for submitting complaints must be created, allowing customers to do so verbally, in writing, over the phone, via email, or on a dedicated website. The process for raising such complaints must be made very clear on the direct selling entity's website. Such entities are obliged to select one or more grievance redressal officials, depending on the volume of grievances typically received. As was already stated above, the direct selling entity's website is required to include all pertinent details about these grievance redressal officers, including name, email, contact information, etc. The Direct Selling Rules also set rigorous deadlines for resolving complaints. For instance, within 48 hours after receiving a complaint, grievance redressal employees are required to confirm receipt of the complaint. Complaints must be handled within a month of the date of receipt, and in the event of a delay, the complainant must be informed in writing of the reasons for the delay and the steps taken to remedy the complaint. To promote efficient dispute resolution, customers now have the option to ask direct selling organisations for information on the direct sellers from whom they have acquired products and services in writing.

Safeguards for consumers

The Direct Selling Rules have been written in such a way as to also guarantee that sufficient protection is offered in the framework itself and that consumer protections are put in place. For instance, the Legal Metrology (Packaged Commodities) Rules, 2011, require direct selling organisations to verify compliance with the statements that must be made. This makes sure that businesses are legally required to give consumers all information they would need to make an educated choice about the products or services they are purchasing. Additionally, it is necessary to establish a nodal person who will be in charge of constantly checking that the direct selling business complies with the Direct Selling Rules. It is completely forbidden for direct selling companies to pose as consumers and publish reviews of the products and services they are marketing.

Obligations of Direct Sellers

The Direct Selling Rules intend to encompass direct sellers and impose several requirements on them in order to constitute a comprehensive framework for direct selling firms. For instance, before making any sale representation, direct sellers must always honestly and clearly identify themselves, reveal the name of the direct selling company and the location of its business, as well as the type of goods or services being sold. Aside from prices, conditions of payment, return/exchange/refund policies, after-sale services, and demonstration of the goods and services, direct sellers must also give accurate and full information.

A direct seller must take all steps necessary to protect the sensitive personal information provided by the consumers and must not:

i. visit the consumer's premises without the identity card given and prior appointment/approval;
ii. make any claim which is not consistent with the claims authorised by the direct selling entity;
iii. provide any literature to the prospect which has not been authorised by the direct selling entity; and
iv. require a prospect to purchase any literature from it.

Consumers must be given a "order form" either at the time of the sale or prior to it. This form must, among other things, clearly identify the name and contact information of the direct selling company, as well as the full description of the goods and services being sold, the amount paid by the customer, the time and location for inspection and delivery of the goods/services, the consumer's right to cancel the order, information on how to get a refund for any money already paid, and most importantly, the procedure for doing so. The delivery of the real product to the customer is another responsibility of direct sellers.

The Direct Selling Rules' Liabilities

Product Liability

The concept of product responsibility was established by the Consumer Protection Act of 2019 (the "Act") and is also included in the Direct Selling Rules. According to the Act, any injury to consumers resulting from the sale of faulty items must be held the product seller liable. As a result, the Act gives consumers the right to register complaints for any harm caused and to contact the dispute resolution commissions established by the Act. The Direct Selling Rules make reference to this idea, which suggests that even direct selling firms and direct sellers would be covered by the Act and subject to liability. Additionally, the Direct Selling Rules contain provisions that mandate that direct selling companies accept returns of such faulty items and give a refund in line with the consideration amount that the customer has already paid.

Protection of personal data

Additionally, direct selling companies must make sure that any sensitive personal information provided by customers is maintained in India and that sufficient safeguards are in place to prevent unauthorised access to or exploitation of such information.

Direct seller liability

Any complaints resulting from the sale of products and services via its network of direct sellers are the responsibility of the direct selling companies.

GLOBAL DIRECT SELLING REGIMES

Beginning with the founding of Avon in the United States in 1886, the history of the modern-day direct selling business can be traced back to the 1800s. 19 The sector started developing at a quick pace and began offering a wide variety of products, including those for the home and for beauty and cosmetics, as well as food and items to improve wellbeing. In an effort to broaden their consumer base and market share, businesses have been looking for novel approaches to connect with their typical clientele. The advent of direct selling provided businesses with the ideal chance to amass a vast consumer base as well as a staff that was far larger than they had previously envisioned. When these direct selling organisations began to feel they had reached their full potential in their various home countries, they began expanding their operations into neighbouring nations. Countries all around the world came to the conclusion that there was a need to regulate these types of businesses, and they did so by either passing brand-new laws or making changes to the ones that were already on the books. The purpose of this section is to provide a concise overview of direct sales legislation in nations such as the United States, Malaysia, and Singapore.

United States of America

It's common knowledge that the United States of America is both the world's oldest and largest direct selling market. On the other hand, there is currently no particular legislation that has been enacted at the federal level to govern direct selling enterprises. However, laws that make it illegal to operate or promote pyramid schemes have been passed and are in effect in every state. Several states, including Louisiana, Montana, Oklahoma, and Texas, among others, have enacted anti-pyramid regulations that are consistent with the code of ethics issued by the Direct Selling Association. While some of these laws were written with the particular mention of pyramid schemes in mind while drafting them, others employ lottery laws and other legislation that is connected to deal with frauds of such a sort. These statutes provide for either criminal or civil sanctions in the event that they are violated.

Several states have separately implemented anti-pyramid laws, and several of these jurisdictions even require multi-level filings to be filed in accordance with the terms of such statutes. States like as Texas and Oklahoma have enacted specific legislation and rules that define pyramid promotional schemes and prescribe penalties for promoting such schemes. These statutes and codes prohibit individuals from engaging in pyramid promotional schemes.

Multi-level marketing companies are regulated by a number of states, including Georgia, Louisiana, and Maryland, amongst others. These states define multi-level marketing companies as "those which market products or services through independent agents or distributors at different levels and in which participants recruit or sponsor others and receive compensation based upon the recruit's sales of products." [Citation needed] In addition, certain states require the companies that engage in direct selling to appoint an agent in order to guarantee compliance with additional regulations concerning the payment of compensation to direct sellers, the buy-back of unsold inventory held by such direct sellers, and other similar matters. There are no limits placed on being able to sell things to end users. However, in order to comply with the legislation that governs the sale of items from certain regulated businesses like liquor, securities, and insurance, amongst others, such products must be sold in a manner that is compliant with state and federal laws.

Singapore

The direct selling industry in Singapore has been subjected to a number of pieces of legislation, such as these, which have been enacted with the intention of regulating the industry there. The Multi-level Marketing and Pyramid Selling (Prohibition) Act, 1973, which is also referred to as the "MLM Act," the Multi-level Marketing and Pyramid Selling (Excluded Schemes and Arrangements) Order 2000, which is also referred to as the "MLM Order," and the Consumer Protection (Fair Trading) Act, 2016, which is also referred to as the "CPFT Act," are all pieces of legislation that have been implemented in order to regulate the industry in a comprehensive manner.

Pyramid schemes are expressly outlawed under the MLM Act, and the MLM Order outlines the requirements that must be satisfied for a business model to be considered a multi-level marketing scheme and exempt from criminal prosecution. The following is an example of one of these conditions:

i. no entry fee must be charged;
ii. no recruitment commissions must be charged;
iii. audited records of benefits accrued by participants must be maintained by the direct selling company;
iv. no fraudulent activities or sales must be undertaken; and
v. definitive buy-back policies must be put in place.

ANALYSIS

The industry of direct selling has been provided with a significant amount of relief as a result of the implementation of the Direct Selling Rules. When it comes to the regulation of this industry, certain aspects of the Direct Selling Rules are an absolute necessity. The passage of a separate piece of legislation that contains such aspects will assist in the expansion of the industry while also protecting the numerous stakeholders involved in the business.

For example, including elements that are in accordance with the best practises of other nations, such as mandated record-keeping requirements, written contracts, refund and return policies, etc., is something that should be done. As a consequence of inadequate channels for the resolution of complaints at the level of the firm, according to the findings of a study that was carried out in 2018, routine issues that are brought up by customers frequently become serious enough to warrant the involvement of law enforcement. 20 This indicates that legal procedures may be easily avoided if the direct selling firm were to address such issues internally. The incorporation of measures relating to the obligatory establishment of a grievance redressal system and the operation of such system is unquestionably a move in the right direction.

In spite of this, the Indian Direct Selling Rules do not adequately address a number of important concerns. For instance, the Malaysian Direct Sales Act explicitly lays forth the necessary elements of the direct sales contracts that corporations are expected to engage into with their network of direct salespeople. These provisions include but are not limited to the following:

> i. the contract is required to include a comprehensive outline of the products and services that are going to be provided, as well as clear information on the nature of any work that will be carried out by the direct seller, if any of that work is going to be performed;
> ii. the contractual terms of the agreement must be listed, including the total consideration paid by the direct seller;
> iii. details of the time, place, and method for payment to be made must be listed; details of the time and place for delivery of goods and services or performance of services offered must be provided; and
> ivthe details of the time and place for delivery of goods and services or performance of services offered must be provided;

If the direct selling entity fails to comply with the Malaysian Direct Sales Act and execute a contract with the aforementioned conditions, such contract would be rendered void.

In comparison to what has been said above, the Indian Direct Selling Rules merely stipulate that the terms and conditions of contracts between the direct selling company and the direct sellers need to be reasonable, fair, and equitable. Since the Indian Direct Selling Rules do not contain provisions for declaring such contracts void on non-compliance of the 'just, fair, and equitable' concept, such a clause is imprecise and ambiguous, and concerns pertaining to the validity of such contracts may emerge.

Countries like Singapore and Malaysia have developed sophisticated regulatory frameworks that place a considerable amount of focus on the safeguarding of direct sellers. For instance, these nations have enacted laws that include specific measures pertaining to obligatory buy-back programmes, cooling-off periods, and other such matters. The Direct Selling Rules do not contain any provisions that are of a similar character to those mentioned above. In point of fact, this would imply that direct selling companies have been given the latitude to determine how their own rules should be formulated on issues of this nature. As a consequence of this, the Direct Selling Rules have missed an opportunity to ensure that direct sellers are provided with adequate safeguards against exploitative policies that may be employed by direct selling companies in order to generate greater revenue. These policies may include things like commissions that are paid out to direct sellers at rates that are below industry standards.

After decades of misapplication of existing legislations and a persistently poor regulatory regime, it is clear that the Indian Direct Selling Rules may be considered a great first attempt to regulate the direct selling industry in India. However, there is still a long way to go in terms of the Indian laws and regulations that govern direct selling in India, so there is still a lot of work to be done in this area.

Footnotes

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NEW AGE STARTUPS: EMERGING PARADIGMS OF INNOVATION AND ECONOMIC GROWTH

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ABSTRACT

India is regarded as the third largest contributor of startup ecosystems in the world after the US and China. It is no surprise to say that the last 2 years have spawned noteworthy evolution in digitalization of the Indian corporate sector, while giving wings to entrepreneurial ambitions. While many startups have started to focus on achieving financial sustainability, it is imperative for them to know why they do what they do. It is often said that "It isn't only in the dreaming but in the doing too!"

For any innovation or passion of an entrepreneur to survive and thrive, a compelling business model and marketing strategy is required which shall help explore new business horizons and scale higher. It's the right time to take leap towards creation of a sustainable ecosystem which enhances entrepreneurship and support groups for startups, rather than just aiming for hitting it to Forbes biggies list. Startups have undergone fundamental reshaping for the good, by developing appropriate landscapes which are specific to industry segments and contribute towards achievement of competitive edge.

The present study aims to delve into the emerging paradigms of innovation and economic growth by analyzing the different facets like customer engagement, scalability, financial health, use of technology etc. The researcher has formulated hypothesis based on research questions. A sample size of 60 was studied, wherein data was collected in the form of structured questionnaires. Convenient non-random sampling method was used for data analysis by taking help of non-parametric chi-square testand percentage method using graphs and pie charts. The findings convey how the drivers of innovation assist in creating new products, processes and services, which resultantly affect the performance of startups.

Keywords: Startup, innovation, economic growth, horizons.

INTRODUCTION

India is said to be one of the preferred destinations for trans-jurisdictional businesses, given its determination, dedication and innovation. Simon Sinek in his book "Start with why" has highlighted that the two ways to attract customers is through the (1)carrot and (2)sticks method. That is, either the businesses should be able to inspire the allurement of carrot or should know to convince the stick into manipulation.

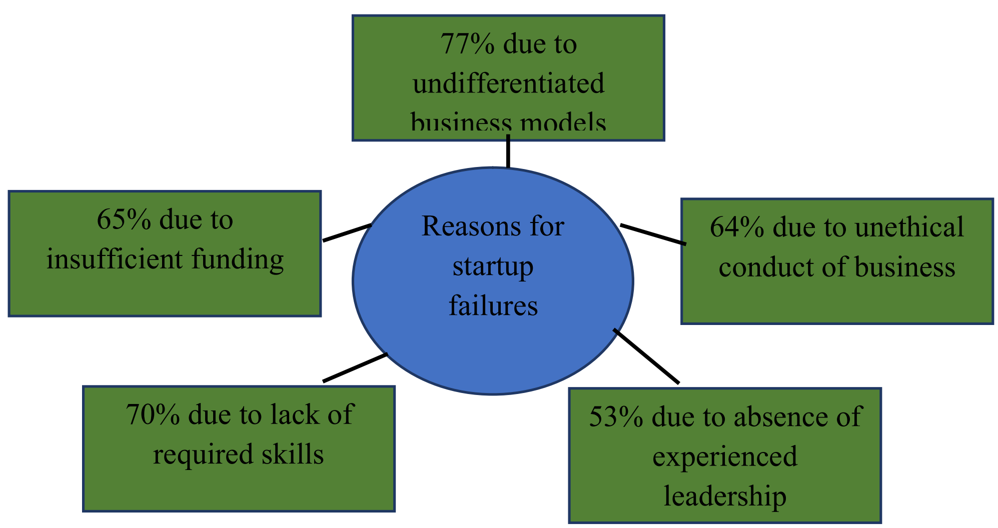
In a layman's language, startup means to do some business. In other words, it is engaging one's self into some business activity which is uncommon like opening up a bandhani store at an airport. Technically speaking, startups are those businesses which must be working towards innovation, development, deployment or commercialization of new products, services or processes, which are driven by technology or intellectual property or significantly improve existing products or services which actually add value to the customers.

According to a survey by the United Nations Development Programme (UNDP) which studied the time period from 1990 to 2013, it was estimated that the proportion of "working age" mass out of the total population shall be nearly 300 million. This clearly probably led the authorities to develop and launch several startup programmes like Startup India, Invest India, Aatma Nirbhar Bharat, etc., to ensure thatfocus was laid on job creators, rather than job seekers.

LITERATURE REVIEW

So as to studyand establishrelation between the variables and the structured hypothesis of the given study, it is required that the researcher goes through an array of literature that is available on startups. This shall assist in filling the research gap of previous researches and explore the untapped mammoth of opportunities.

According to the reports of the survey conducted by IBM Institute, the major reasons that were cited by Venture Capitalists to account for reasons of failures of startups can be summarized as under:



Source: IBM Institute for Business Value India Business strategy

Groenewegen, G. and De Langen. (2012) study said that while exceptional innovation, multi-founders, strong networking positively affect the profitability, factors like funding and external counselling contributed towards economic growth of businesses.

Pettersen et al. (2015), clearly emphasised that ecosystem developed by bootstrapped startups was found to be much successful than the one provided by incubators.

Maurya, A. (2022) in his book has highlighted the developmental stages where in the initial stage, the startups are expected to find the problem and solution fit, the second stage is about exploring the market-product fit to evaluate customer demands. The third stage involves expanding and scaling business. The catch is to invest efforts, funds and ideas into building right products.

RESEARCH METHODOLOGY

The researcher has collected primary data through structured online questionnaire and secondary datathrough articles published in journals, newspapers, magazines and excerpts from interviews with startup founders.

Convenient non-random sampling method is used for data analysis by taking help of percentage analysis and statistical tools consisting of pie charts, graphs and chi-square test. Further from the collected data, descriptive research (variation analysis) is undertaken by bifurcating into tabulated form as required.

DATA ANALYSIS

A total of 60 responses were collected on the basis of structured questionnaire which aimed to gather information on the demographic as well as other descriptive attributes pertaining to the framed hypothesis. A detailed analysis is as follows:

Table 1.1. – Age of the respondents (Source: Questionnaire)

<table>
<tr><th>Age (in years)</th><th>%</th><th>No. of respondents</th><th>X^2 value (Calculated value) (CV)</th><th>Level of significance</th><th>Degrees of freedom</th><th>Table Value (TV)</th></tr>
<tr><td>18-25</td><td>30</td><td>18</td><td rowspan="5">17.33</td><td rowspan="5">5%</td><td rowspan="5">4 – 1 = 3</td><td rowspan="5">7.815</td></tr>
<tr><td>25-35</td><td>43</td><td>26</td></tr>
<tr><td>35-45</td><td>7</td><td>4</td></tr>
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<tr><td>Total</td><td>100</td><td>60</td></tr>
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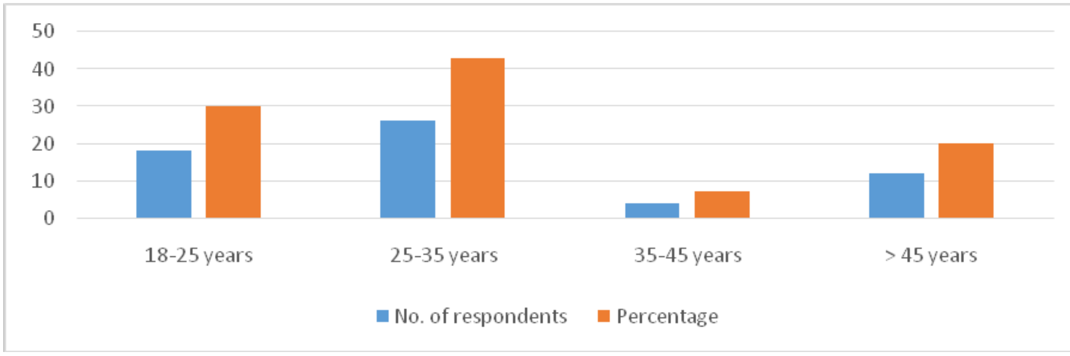


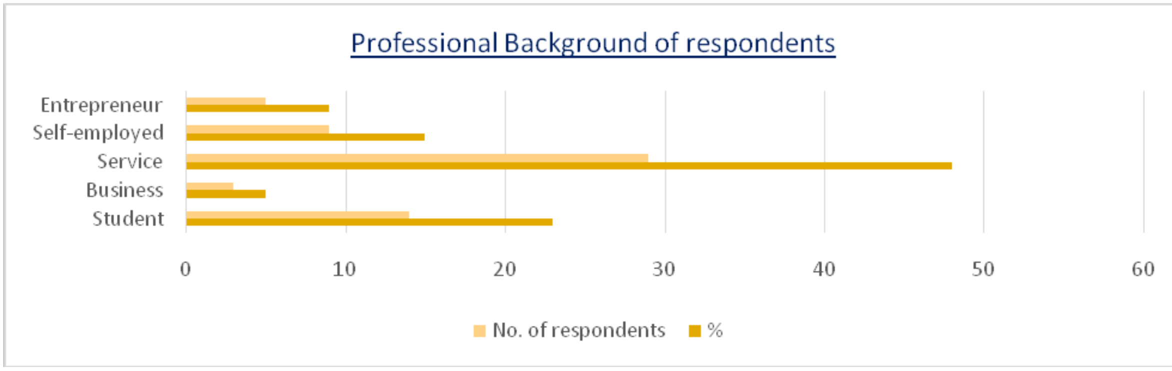
Hypothesis testing

HO_1	There is no significant effect of age of customers on startup performance.	Reject
$H1_1$	There is significant effect of age of customers on startup performance.	Accept

The given table 1.1 depicts the classification of age of the respondents. Since the TV is less than the CV, hence null hypothesis is rejected which concludes that there is effect of age of customer on startups. Majority of the respondents belonged to the age of 25-35 years which matches the median age of 28 years of Indian population. The success stories of young entrepreneurs and the demographic dividend it allows to reap, has influenced the GenZ.

Table 1.2 – Education/professional background of the respondents (Source: Questionnaire)

Education	%	No. of respondents	X^2 value (CV)	Level of significance	Degrees of freedom	Table Value (TV)
Student	23	14	36	5%	5 – 1 = 4	9.488
Business	5	3				
Service	48	29				
Self-employed	15	9				
Entrepreneur	9	5				
Total	100	60				



Hypothesis testing

HO_2	There is no significant impact of education/professional background on startup performance.	Reject
$H1_2$	There is significant impact of education/professional background on startup performance.	Accept

The given table 1.2gives an idea about the professional background of the respondents. Since the TV is less than the CV, hence null hypothesis is rejected. The recent changes in business post covid has brought significant increase in opportunities in the EdTech and FinTech startups. We can clearly see a variation in the different professional backgrounds.

Table 1.3 – Sources of awareness about startups (Source: Questionnaire)

Sources of awareness through	%	No. of respondents	X^2 value (CV)	Level of significance	Degrees of freedom	Table Value (TV)
Social and/or print media	56	34	59.50	5%	5 – 1 = 4	9.488
Friend recommendations	10	6				
Peer Experiences	7	4				
Tv shows (like Shark Tank)	25	15				
Company websites/apps	2	1				
Total	100	60				

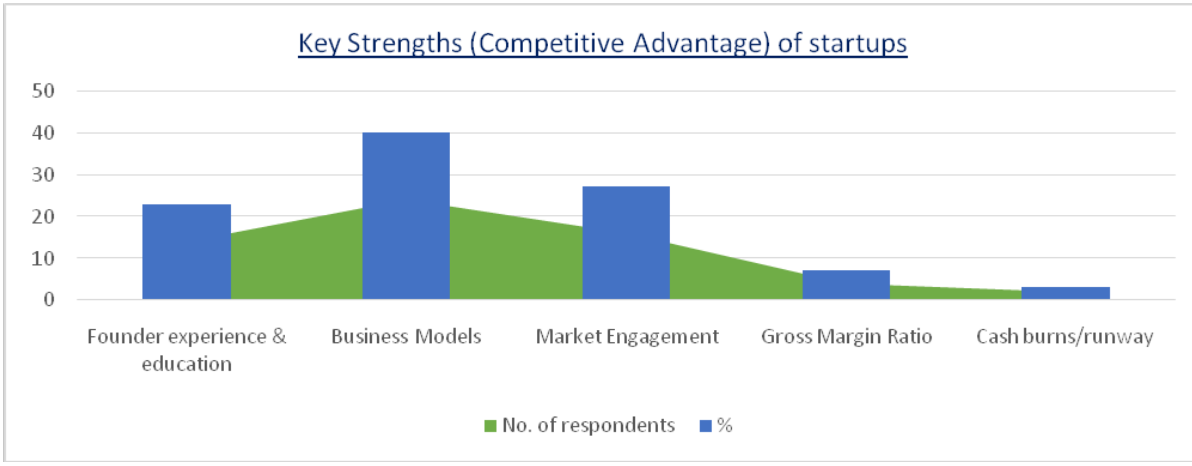
Hypothesis testing

HO_3	There exists no significant marketing strategy for target audience of startups.	Reject
$H1_3$	There exists significant marketing strategy for target audience of startups.	Accept

The given table 1.3explains the different sources through which the audience gets to know about the existence of startups. Since the CV is more than TV, hence null hypothesis is rejected. The results are indicative of the kind of marketing campaigns that the startups run across various platforms.

Table 1.4 – Competitive advantage (key strengths) of startups(Source: Questionnaire)

Attributes for competitive advantage	%	No. of respondents	X^2 value (CV)	Level of significance	Degrees of freedom	Table Value (TV)
Founder experience & education	23	14	27.33	5%	5 – 1 = 4	9.488
Business Models	40	24				
Market engagement	27	16				
Gross Margin Ratios	7	4				
Cash burns/ runways	3	2				
Total	100	60				



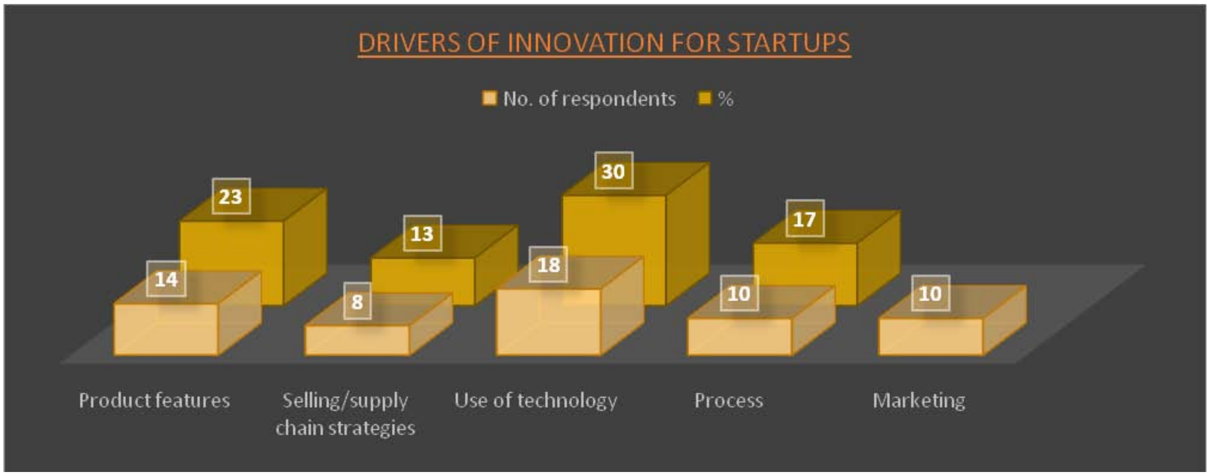
Hypothesis testing

HO_4	There is no significant change in performance with respect to competitive advantage in startups.	Reject
$H1_4$	There is significant change in performance with respect to competitive advantage in startups.	Accept

The given table 1.4clarifies about what constitutes as competitive advantage for startups over other businesses. Since the TV is less than the CV, hence null hypothesis is rejected.It can be understood from the results that although the aim for most startups is profitability, it is equally important that the above advantages compliment in the growth story.

Table 1.5 – Drivers of innovation for startups (Source: Questionnaire)

Innovativeness in	%	No. of respondents	X^2 value (CV)	Level of significance	Degrees of freedom	Table Value (TV)
Product features	23	14	5.33	5%	5 – 1 = 4	9.488
Selling/ supply chain strategies	13	8				
Use of technology	30	18				
Process	17	10				
Marketing	17	10				
Total	100	60				



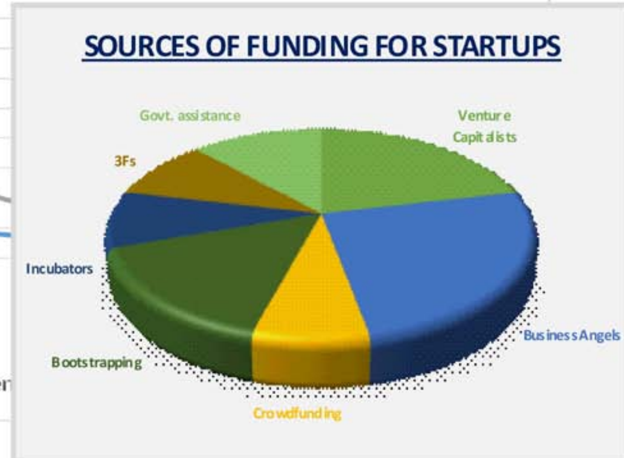
Hypothesis testing

HO_5	There is no significant effect of the type of innovation on startup growth.	Accept
$H1_5$	There is significant effect of the type of innovation on startup growth.	Reject

The given table 1.5classifies the effects of innovativeness of startups. Since the CV is more than TV, hence null hypothesis is accepted. Generally, innovation is regarded as one of the key drivers for economic growth of startups. Having said that, it involves fundamental rethinking of the products, processes and services. It is evident from the above that the customers today expect innovation in technology followed by product features and marketing.

Table 1.6 – Factors determining the Unique Selling Points of startups (Source: Questionnaire)

Factors contributing to USP	%	No. of respondents	Rank
Price	65	39	2
Quality	90	54	1
Customer experience	38	23	5
Appearance	14	11	6
Ease of purchase	40	24	4
Current needs	52	31	3



The table 1.6draws essence on the core strengths which help a startup in attracting potential customers. The respondents were given option to choose multiple answers for the given question. Today, most of the startups thrive because of their Unique Selling Point (USP). Merely by investing huge chunk of funds in technology doesn't guarantee innovation. There have been instances in the past where businesses have succeeded without technology too. What is important is that the startups must be able to differentiate their product/services from the competitors. The variation analysis of data suggests that while 90% respondents (54) chose quality, 65% (39) gave preference to price over other factors. The least preference was given to appearance at 14%.

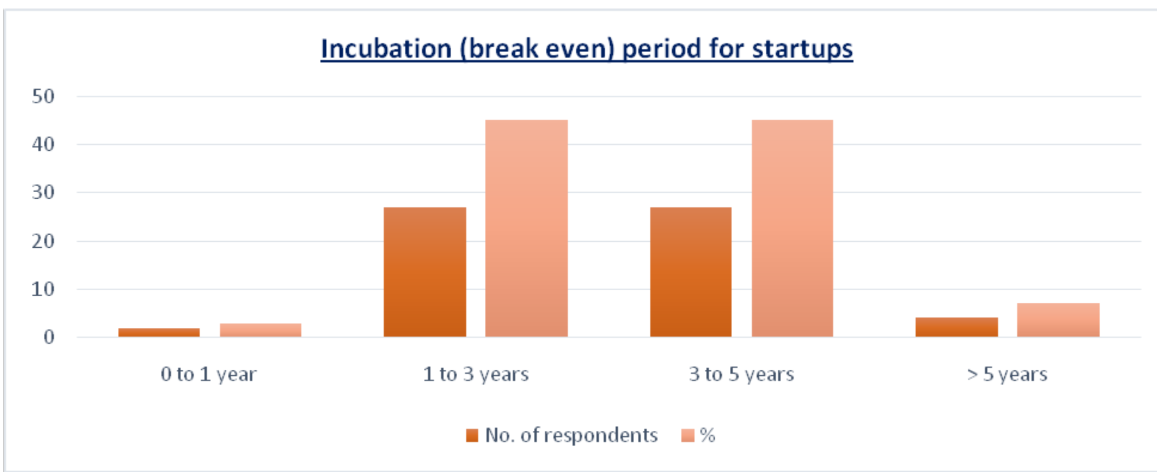
Table 1.7 – Sources of funding for startups (Source: Questionnaire)

Sources of funding	%	No. of respondent
Venture Capitalists	53	32
Business Angels	63	38
Crowdfunding	18	11
Bootstrapping	38	23
Incubators	22	13
3Fs (Friends, Family, Fools)	23	14
Govt. assistance	30	18

The table 1.7tests the implications that different sources of funding have on the performance of startups. The respondents were given option to choose multiple answers for the given question.Access to capital has been a perennial problem for startups. It is often noticed that majority of them rely on multiple sources of finance for better economic growth. Inability to manage and allocate the funds in the right segment may lead to cash burns in early stages. The results show that BA proved to be real angels for startupsin terms of funding. While VC and bootstrapped sources were no less, crowdfunding was the least preferred option for funding.

Table 1.8 – Incubation period of startups (Source: Questionnaire)

Incubation period (in years)	%	No. of respondents	X^2 value (CV)	Level of significance	Degrees of freedom	Table Value (TV)
0 to 1	3	2	38.53	5%	4 – 1 = 3	7.815
1 to 3	45	27				
3 to 5	45	27				
> 5	7	4				
Total	100	60				



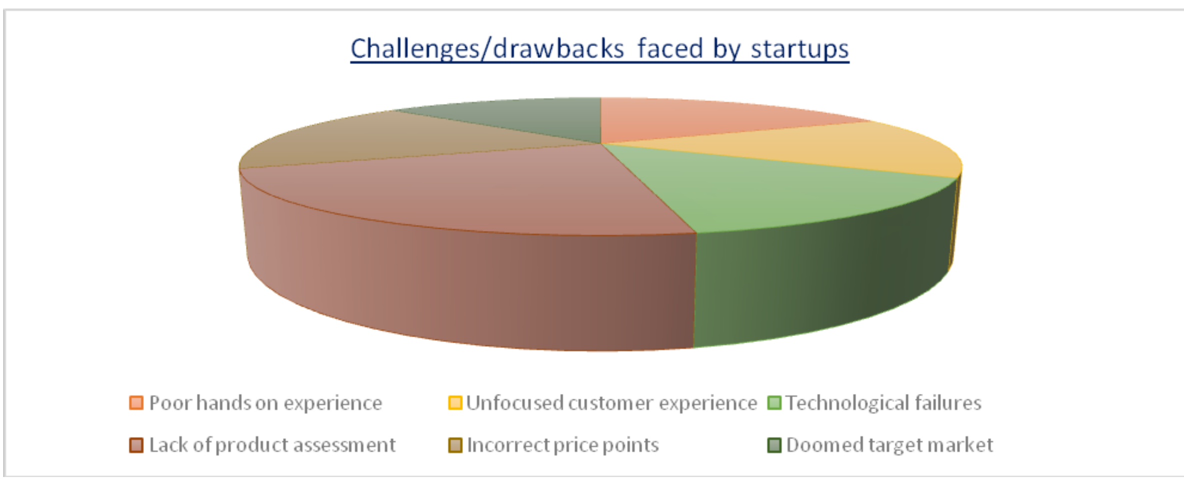
Hypothesis testing

HO_8	There exists no significant disparity in the age of startups to scale business.	Reject
$H1_8$	There exists significant disparity in the age of startups to scale business.	Accept

The given table 1.8highlights the incubation period for the startups. Since the CV is more than TV, hence null hypothesis is rejected. As the results show equal votes to the incubation period of 1 to 3 years and 3 to 5 years, it can be concluded that experienced mass of the society is diverted towards entrepreneurship. The startup ecosystems and incubators have played a big role in reducing the time taken to achieve the break-even levels.

Table 1.9 – Drawbacks of startups (Source: Questionnaire)

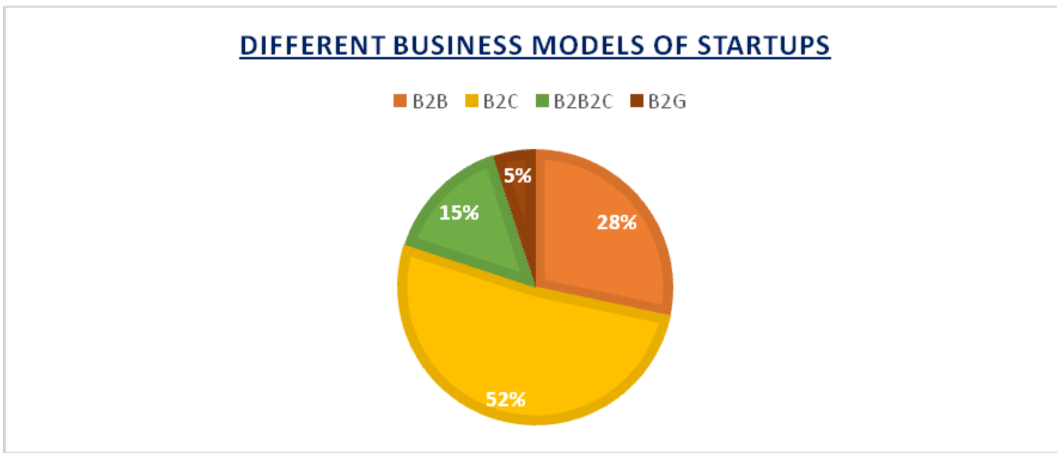
Reasons for drawbacks	**%**	**No. of respondents**	**Ranks**
Poor hands-on-experience	45	27	3
Unfocused customer experience	37	22	5
Technological failures	35	21	6
Lack of product assessment	55	33	1
Incorrect price points	43	26	4
Doomed target market	33	20	7
Non-availability of funds	47	28	2



The given table 1.9deals with the challenges that startups often encounter. The respondents were given option to choose multiple answers for the given question. The pandemic has made most of our population digitally literate. Given those circumstances, it is difficult to cater to quick and uncertain change in habits, achieving right product-market fit, team management, dearth of funds, lack of vision, etc. at large. While lack of product assessment, i.e., catering to right customer with right product was the most voted as a challenge, lack of funds and product experience too contributed towards the drawbacks.

Table 1.10 – Business models of startups (Source: Questionnaire)

Incubation period (in years)	%	No. of respondents	X^2 value (CV)	Level of significance	Degrees of freedom	Table Value (TV)
B2B	28	17	29.33	5%	4 – 1 = 3	7.815
B2C	52	31				
B2B2C	15	9				
B2G	5	3				
Total	100	60				



Hypothesis testing

HO_{10}	There is no significant relation of the type of business model on the startup performance.	Reject
$H1_{10}$	There is significant relation of the type of business model on the startup performance.	Accept

The given table 1.10 talks about the different business models of the startups. Since the TV is less than the CV, hence null hypothesis is rejected. For startups which weigh heavy on networking are said to go more towards B2B model, while the B2C model is mostly driven by impulsive buying behavior of customers. The results conclude that most successful business model has been B2C followed by B2B.

CONCLUSION

Generally, the business life cycle is used by the founders and investors to make money. Say a business which started with 1 lakh rupees, got a MVP (Minimum Viable Product) and POC (Proof Of Concept), also got the attention of VCs (Venture Capitalist) and finally exitedthrough the stock exchange. So, it was initially bootstrapped by the founders and later on, subscribed by the masses just to fill in the pockets of few 10's.

The startup bubblein India is somewhere pursuing the same objective and based on the understanding of the results, it can be concluded that only those 25% of the total start-ups who do not go for fancy valuations or no-nonsense influencers, are going to exist in the market for a longer period. There is a need of finding out ways to cut the marketing costs and exploring and thriving on the USPs.

Many startups are said to face roadblocks in their business journey given lack of upskilling and absence of pioneering for innovation, along with the technological advancements. Given the huge market size of a country like India, it is surprising to note that only 4% of globally recognized unicorns, belong to Indian origins. Another important reason is the ill-reporting of financial data and obliviousness of reporting obligations, which have caused serious implications in partnering or funding startups.

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नई शिक्षानीति और संस्कृत

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असस्टिेंट प्रोफ़ेसर
गवर्नमेंट आर्ट्स एण्ड कॉमर्स कॉलेज तालाला

भाषा के वृहद् एवं महत्वपूर्ण योगदान तथा वभिन्नि वधिाओं एवं वषियों के साहत्यि, सांस्कृतकि महत्व, वैज्ञानकि प्रकृति के चलते संस्कृत को केवल संस्कृत पाठशालाओं एवं वश्विवद्यिालयों तक सीमति न रखते हुए इसे मुख्य धारा में लाया जाएगा - स्कूलों में त्रि-भाषा फार्मूला के तहत एक वकिल्प के रूप में, साथ ही साथ उच्चतर शक्षिा में भी इसे पृथक रूप से नहीं पढाया जाएगा बल्कि रुचपिूर्ण एवं नवाचारी तरीकों से एवं अन्य समकालीन एवं प्रासंगकि वषियों जैसे गणति, खगोलशास्त्र, दर्शनशास्त्र, नाटक वधिा, योग आदि से जोड़ा जाएगा। अतः इस नीति के बाकी हस्सिे से संगतता रखते हुए, संस्कृत वश्विवद्यिालय भी उच्चतर शक्षिा के बड़े बहुवषियी संस्थान बनने की दशिा में अग्रसर होंगे; वे संस्कृत वभिाग जो संस्कृत एवं संस्कृत ज्ञान व्यवस्था के शक्षिण एवं उत्कृष्ट अंतरवषियी अनुसंधान का संचालन करते हैं उन्हें सम्पूर्ण नवीन बहु-वषियी उच्चतर शक्षिा व्यवस्था के भीतर स्थापति कर मजबूत कयिा जाएगा। यदि छात्र चाहे तो संस्कृत उच्चतर शक्षिा का स्वाभावकि हस्सिा बन जाएगा। शक्षिा एवं संस्कृत वषियों में चार वर्षीय बहु-वषियक बी.एड. डग्रिी के द्वारा मशिन मोड में पूरे देश के संस्कृत शक्षिकों को बड़ी संख्या में व्यावसायकि शक्षिा प्रदान की जायेगी।

भारत की शास्त्रीय भाषाओं और साहत्यि के महत्व, प्रासंगकिता और सुंदरता को नजरअंदाज नहीं कयिा जा सकता है। संस्कृत, संवधिान की आठवीं अनुसूची में वर्णति एक महत्वपूर्ण आधुनकि भाषा होते हुए भी, इसका शास्त्रीय साहत्यि इतना वशिाल है कि सारे लैटनि और ग्रीक साहत्यि को भी यदि मलिाकर इसकी तुलना की जाए तो भी इसकी बराबरी नहीं कर सकता। संस्कृत साहत्यि में गणति, दर्शन, व्याकरण, संगीत, राजनीति, चकित्सिा, वास्तुकला, धातु वज्ञिान, नाटक, कवतिा, कहानी, और बहुत कुछ (जन्हिें "संस्कृत ज्ञान प्रणालयिों" के रूप में जाना जाता है), के वशिाल खजाने हैं। इन सबको वभिन्नि धर्मों के लोगों के साथ-साथ गैर-धार्मकि लोगों और जीवन के सभी क्षेत्रों और सामाजकि-आर्थकि पृष्ठभूमि के लोगों द्वारा हजारों वर्षों में लखिा गया है। इस प्रकार संस्कृत को, त्रि-भाषा के मुख्यधारा वकिल्प के साथ, स्कूल और उच्चतर शक्षिा के सभी स्तरों पर छात्रों के लिए एक महत्वपूर्ण, समृद्ध वकिल्प के रूप में पेश कयिा जाएगा। यह उन तरीकों से पढ़ाया जाएगा जो दलिचस्प और अनुभवात्मक होने के साथ-साथ समकालीन रूप से प्रासंगकि हैं, जसिमें संस्कृत ज्ञान प्रणाली का

उपयोग शामिल है, और विशेष रूप से ध्वनि और उच्चारण के माध्यम से। फाउंडेशनल और मिडिल स्कूल स्तर पर संस्कृत की पाठ्यपुस्तकों को संस्कृत के माध्यम से संस्कृत पढ़ाने (एसटीएस) और इसके अध्ययन को आनंददायी बनाने के लिए सरल मानक संस्कृत (एसएसएस) में लिखा जा सकता है।

देश की आधिकारिक शिक्षा रणनीति के अनुसार, संस्कृत "मुख्यधारा" होगी, जिसका अर्थ है कि इसे पेश किया जाएगा अन्य भाषाओं के साथ-साथ त्रि-भाषा सूत्र में और उच्च शिक्षा में विशेषज्ञता वाले संस्थानों में। एनईपी 2020 इस तरह की प्रणाली स्थापित करने का प्रस्ताव करता है कि यह भाषा में मदद करने के लिए प्रौद्योगिकी के व्यापक उपयोग का समर्थन कर सके

अनुवाद और व्याख्या।

• संस्कृत विश्वविद्यालय, अन्य विश्वविद्यालयों की तरह, विशाल, अंतःविषय संस्थानों में विस्तारित होंगे जो न सिर्फ पढ़ाते हैं

संस्कृत लेकिन अन्य प्रमुख विषय भी।

• प्रारंभिक विद्यालय से कॉलेज तक प्रत्येक छात्र को संस्कृत को एक मुख्य विषय के रूप में लेना होगा।

• संस्कृत को शामिल करने के लिए तीन-भाषा विकल्प का विस्तार किया जाएगा।

• माध्यमिक स्कूल पाठ्यक्रम में अंग्रेजी के अलावा कोरियाई सहित कई भाषाओं में निर्देश शामिल होंगे,

जापानी, थाई, फ्रेंच, जर्मन, स्पेनिश, पुर्तगाली और रूसी।

बहुभाषावाद और भाषा की शक्ति

"बहुभाषावाद, और भाषा की शक्ति" शीर्षक वाला एक खंड हाल ही में अद्यतन राष्ट्रीय शिक्षा में शामिल किया गया था

नीति (एनईपी)। न्यूनतम पांचवीं कक्षा तक, लेकिन अधिमानतः आठवीं कक्षा और उससे आगे तक, पॉलिसी है

शिक्षण के माध्यम के रूप में मातृभाषा, स्थानीय भाषा या क्षेत्रीय भाषा के उपयोग पर जोर दिया।

छात्रों को प्रारंभकि वद्यालय से लेकर वश्विवद्यालय तक, सभी शैक्षकि स्तरों पर संस्कृत पढ़ने का अवसर दयिा जाना चाहएि।

और इसे आवश्यक तीन भाषाओं में गनिा जाना चाहएि। अतरिक्ति वकिल्प, शास्त्रीय सहति, लेकनि इन तक सीमति नहीं

भारतीय भाषाएं और साहत्यि भी सुलभ होंगे। कसिी भी छात्र को एक नश्चिति भाषा बोलने के लएि बाध्य नहीं कयिा जाएगा।

• कसिी बदिु पर छठी और आठवीं कक्षा के बीच, शायद 'एक भारत श्रेष्ठ भारत' कार्यक्रम के हस्सिे के रूप में

छात्र 'भारत की भाषाएँ' पर केंद्रति एक मज़ेदार परयिोजना या गतविधिि पर काम करते हैं।

• माध्यमकि वद्यालय वभिन्नि भाषाओं में शक्षिा प्रदान करेंगे।

• देश भर में बधरि और कम सुनने वाले वद्यार्थयिों की मदद करने के लएि, भारतीय सांकेतकि भाषा (आईएसएल)

मानकीकृत और नई पाठ्यचर्या सामग्री राष्ट्रीय और राज्य दोनों स्कूलों में उपयोग के लएि बनाई गई है।

• एनईपी एक भारतीय अनुवाद और व्याख्या संस्थान (आईआईटीआई) के साथ-साथ एक राष्ट्रीय संस्थान स्थापति करने का सुझाव देती है

पाली, फ़ारसी और प्राकृत के लएि संस्थान (या संस्थान), साथ ही साथ संस्कृत और सभी भाषा वभिागों को मजबूत करना

एचईआई और मातृभाषा/स्थानीय भाषा में अधकि पाठ्यक्रम प्रदान करना।

• भारतीय भाषाओं के शक्षिण और सीखने सहति सभी शैक्षकि स्तरों पर आवश्यक है।

• भाषाओं की उपयोगतिा और जीवंतता बनाए रखने के लएि, उच्च गुणवत्ता की नरिंतर आपूर्तिि होनी चाहएि

स्कूलों और वश्विवद्यालयों में शक्षिा।

छात्रों को प्रभावी ढंग से भाषा सीखने के लएि पाठ्यपुस्तकें, कार्यपुस्तकिाएं, फलि्म, नाटक, कवतिा जैसे संसाधन,

उपन्यास, पत्र-पत्रिकाएँ आदि उन्हें उपलब्ध करायी जानी चाहिए।

• नीति अनिवार्य करती है कि भाषा निर्देश से संबंधित सभी शब्दकोशों और शब्दावली को अद्यतन रखा जाए और

क्षेत्र में सबसे हालिया विकास को दर्शाने के लिए व्यापक रूप से प्रसारित किया गया।

त्रिभाषा सूत्र

राष्ट्रीय शिक्षा नीति 2020 एक छात्र की मातृभाषा या स्थानीय भाषा को माध्यम के रूप में उपयोग करने पर "जोर" देती है।

कक्षा 5 तक पढ़ाना, और कम से कम कक्षा 8 तक ऐसा करने की सिफारिश करता है। इस तीन-भाषा दृष्टिकोण की वकालत की जाती है

प्रस्तावित राष्ट्रीय शिक्षा नीति, 2019 में एक प्रमुख वैज्ञानिक डॉ कस्तूरीरंगन के नेतृत्व में एक समूह द्वारा तैयार किया गया।

• पहली भाषा: यह मूल या मातृभाषा की भाषा होगी।

• दूसरी भाषा: हिंदी भाषी राज्यों में अन्य समकालीन भारतीय भाषाओं या अंग्रेजी का उपयोग किया जाएगा। यह

गैर-हिंदी भाषी देशों में हिंदी या अंग्रेजी हो।

• तीसरी भाषा: यह हिंदी भाषी क्षेत्रों में या तो अंग्रेजी या समकालीन भारतीय भाषा होगी। यह या तो होगा

गैर-हिंदी भाषी राज्य में अंग्रेजी या समकालीन भारतीय भाषा हो।

नई शिक्षा नीति के तहत नियमों और शिक्षा व्यवस्था में बदलाव को लागू किया गया है, जिसका लक्ष्य है

शिक्षा पर नीति के मूल जोर को बहाल करें। प्रेस कॉन्फ्रेंस के दौरान केंद्रीय कैबिनेट ने एक प्रस्ताव को स्वीकार कर लिया

मानव संसाधन विकास मंत्रालय का नाम बदलकर शिक्षा मंत्रालय करना, जो विशेषज्ञ द्वारा प्रस्तावित किया गया था

इसरो के पूर्व प्रमुख के कस्तूरीरंगन के नेतृत्व में समिति। कैबिनेट की नई नीति पर एक प्रस्तुति दी गई थी

केंद्रीय मंत्री प्रकाश जावेडकर और शिक्षा मंत्री रमेश पोखरियाल निशंक द्वारा शिक्षा 2020।

सरल मानक संस्कृत

संस्कृत भाषा को अंग्रेज शासन और उसके पश्चात आज तक कठिनतम भाषा बना दिया गया है। संस्कृत भाषा के विषय में वर्तमान में यह अप ख्याति प्रायः सभी जनमानस पर हावी हो चुकी है इसको दूर करने के लिए नई राष्ट्रीय शिक्षा नीति में सरल मानक संस्कृत का प्रावधान किया गया है संस्कृत विजन एवं रोड मैप 10 वर्षीय जो योजना थी जिसके अध्यक्ष एन.गोपालस्वामी थी उन्होंने भी इसी बात पर जोर दिया था कि संस्कृत भाषा को सरल और मानक दोनों बनाया जाए।

आधुनिक संस्कृत विषय के अभ्यासक्रम को सरल तरीके से तैयार किया जाए यहां एक बात को ध्यानमे रखना है कि संस्कृत को व्यवहार में सीखने में पढ़ने में सरल बनाना है ,सरलीकृत नहीं करना है इन दोनों बातों में बहुत फर्क है उदाहरण के तौर पर देखे यदि

सरल संस्कृत

संस्कृत भाषा के भी अन्य भाषाओं की तरह दो रूप है। एक प्रौढ़ संस्कृत जो काव्य में उपयोग किया जाता है और दूसरी व्यवहारिक संस्कृत जो सरल होती है।अधिकतर व्यवहार में अकारांत पुल्लिंग शब्दों का प्रयोग किया जाता है तो हाथी के लिए संस्कृत में अनेक शब्द मिलते है यथा-हस्ति.करिन् इत्यादि की जगह यदि हम 'गजः' शब्द का प्रयोग करे तो इस प्रकार संस्कृत को बोलना सरल हो जाएगा।' राजन्'शब्द हलन्तपुल्लिंग है उसकी जगह 'महाराज' शब्द बनाकर ,'मुनि'शब्द इकारान्त पुल्लिंग है इसकी जगह 'मुनिवर' शब्द का प्रयोग किया जा सकता है।

मानक संस्कृत

संस्कृत भाषा में प्रयुक्त होनेवाले शब्द जो कि पाणिनीयव्याकरण से सम्मत है उन्ही शब्दों को मानक संस्कृत में प्रयुक्त होनेवाले शब्द कहा जता है। यथा

पाणिनीय व्याकरण से सम्मत	**पाणिनीय व्याकरण के असम्मत**
कृपया	कृप्या
आशीर्वाद	आर्शीवाद

संस्कृत भाषा से हम व्यवहार में नए शब्द भी बना सकते सकते है जैसे कि, लिफ्ट के लिए उत्तोलिनी ,नर्स के लिए अनुवैद्या ,एयर होस्टेज के लिए विमानबाला

संस्कृत को संस्कृत माध्यम से पढ़ाया जाए

यदि हम संस्कृत को अनुवाद पद्धति से पढ़ाते है तो उसी समय शब्दों का सौन्दर्य,माधुर्य और गाम्भीर्य समाप्त कर देते है। कवि ने अपनी कृतिओ में हेतुपूर्वक हरेक शब्दों का चयन किया होता है। यथा पानी के लिए संस्कृत में जलम्,वारि,उदकम्,अम्बु अनेक शब्द मिलते है ओर सभी के अर्थ भिन्न-भिन्न है ,उसी प्रकार पृथ्वी के लिए भू,भूमि,अनन्ता,रसा,वसुधा,वसुंधरा,स्थिरा जैसे अनेक पर्यायवाची शब्द मिलते है लेकिन हरेक शब्द अपने आपमें एक विशिष्ट अर्थ प्रदान करता है।इसीलिए संस्कृत विषय को संस्कृत माध्यम से ही पढ़ाने पे जोर दिया गया है। क्यूकी संस्कृत एक भाषा भी है,एक विषय भी है और ज्ञान का स्रोत भी है

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Future of Finance in Digital Era in India

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Abstract:

Artificial Intelligence and Automation are the future so the entity should adapt itself not only to survive but to compete successfully. Finance sector is not an exclusion it should also paced itself with the technology so as to run its operation successfully and cost effectively. Digitalisation is the future, we cannot imagine our single day without technology so how can we imagine business survival without internet and technology. From waking up to sleeping at night our whole day is spend using technology. So we can’t imagine a business survival without opting for digitalisation. In order to survive in the competitive and dynamic an entity needs to change its way of doing operations.

Key words: Customer Data Platform, Internet of Things Digital Transformation,

1. Introduction:

There were lot of challenges during pandemic but internet revolution was on peak and it changes the way of doing the work. Even our smallest work was overtaken by the internet. We can’t even imagine a single day without the use of internet or without technology. The year 2020 evidence the greatest pandemic of the century. Lakhs of people died because of the pandemic and millions of people were suffering the pandemic. It is not wrong to say that during this difficult time it was only internet that was connecting people and provides opportunity to work conveniently. The office works, education, fitness hubs, etc. we’re not even effected even for a single day. All credit goes to internet.

In today’s time it is quite easy to start investing in market. All you need to have a smartphone and an internet connection. Developers are developing so user-friendly apps that they even forecast and organise webinars from time to time so as to spread awareness among its members and that too at very nominal charges. It gives the opportunity to everyone even to those who lost their jobs. People were showcasing their talents and were earning from their talents.

2. Data Analysis:

The present study has been used mainly on data from secondary sources. The relevant data and information were collected from the annual reports of the respective banks available on the official website and report on trend and progress of banking in India published by RBI. To supplement the data IBA bulletin, various books journals and different publications has also been used.The primary limitation of the study is that it is based upon secondary data and literature review.

3. Literature Review:

A study conducted on digital financial transformation concluded that "supervision of AI techniques by humans are still necessary while there is no doubt about the usefulness and utility of the digital tools as well as the exciting new possibilities that it brings in terms of financial transformation, finding ways to stay connected with a human centric approach cannot be lost sight of."

A study conducted on technological advancement suggested that "the macro-environmental factors and technology trends that are giving rise to this innovation, and identified some of the key research (technical) challenges that need to be overcome if we want to realize the full potential of the innovation opportunities."

Another study on digital transformation in finance suggested that "every business organization must make use of this power and capabilities to uplift new technologies that can pick up the pace with the digital journey boosting organizational culture and supply flawless customer experiences.

4. Research Methodology:

This study is conceptual in nature and based on secondary data and the information is based on website and authentic sources.

5.Future of Finance in Digital Era in India

In order to survive in the business, it is important to pace up with the coming changes and be proactive in the approach. Traditional method of doing the things are gone long back. It is assumed in many ways that financial industries run on traditional patterns but it is one of the fastest moving sector and among those sectors that is gaining much from digitalisation. The present age is of the digitisation and finance is not an exclusion.

Digital transformation is the need of an hour. Reason why it is needed are:

- **Internal IT upgradation**: digitalisation offers the opportunity for financial sectors to upgrade their internal system that are efficient and comprehensive. Because of digitalisation it is possible to tailored the system as per individual needs.
- **Customer interactions**: there was a time when finance industry were among those industries that were most misinterpreted because of its technicalities and jargons that were beyond understanding of a layman. Digitalisation has provided the opportunity of company in improving interaction with customers. From customer service bots to clear and concise apps and social adds. with the help of digitalisation, the company has able to reach out a broaderrange of customers, with an easy language that customers are understanding easily. As a result of which company is able to develop an ongoing relationship with customers which is helping in maintaining a much higher value of business.
- **Maximum benefit from data**: in finance data related to customer is not less than a goldmine of customer information. Without the interpretation and analysis of the data it is just a meaningless data. Digitalisation works as a bridge between raw data and intelligence and that can be useful in almost everything from crafting a strategy to creating better relation with customers.
- **Promoting the products**: financial services product can get huge benefits from digitalisation. Company can promote its product or can advertise products awareness camps through digitalisation in a costeffective range. Through the digitalisation product can reach a large audience and company can get benefit. (through the help of digitalisation financial sectors get aid in developing or growing)
- **Customer data platforms**: In this era of digitalisation data is collected everywhere. In order to survive in the business, companies need to access a lot of data related to customers. Whether the customers are purchasing the products or are just interacting with the company. regarding the products or services. A company is accessing all sorts of information from them. Every business is doing this whether its small or large. Only difference that arise how data is applied so as to gain knowledge about the desire and behaviour of the customers. Interpreting data and taking decisions is not an easy task as it may appear so Customer data platform(CDP) makes this process easier and convenient.

- **Internet of Things (IOTs):** It refers to the rapid growing network of connected objects or devices that collects and exchange data by using embedded sensors, software and other technologies over internet. **Multi Cloud networks:** it refers to the distribution of software and workloads within an organisation using one or two private or public clouds. This covid19 situation has created a push towards the adoption of multi cloud architecture to reduce business continuity risks. This is because company desire for easy ways in managing modern working model, that includes a greater emphasis on enabling remote work and security. A multi cloud strategy is used for variety of reasons including disaster recovery, data residency requirements and resilience.
- **Contactless solutions and digital payments:** after demonetisation there was increase in the number of digital payments. And during the pandemic it was the only way of survival and after the pandemic it has become the routine of our life. The technology behind contactless payments are E-wallets, electronic wallets or mobile wallet solutions that enable users to make payments quickly, safely and conveniently. Several mobile payments are available such as Google pay, paytm, razor pay etc.
- **Block chain:** it is decentralised and distributed ledger which records the transactions with respect to digital asset. once a transaction is recorded in the decentralised ledger, it is unalterable. In block chain the integrity of documents are preserved which is crucial in creating trust in digital assets. It is one of the promising and revolutionary technology because it reduces risks, stamp out the fraud, and brings out transparency in scalable ways for myriad uses.

6. Result

- **Cyber security:** as the financial transformation is increasing at rapid pace, risk and vulnerabilities are also increasing at the rapid pace and to address such issues upgradation of the cyber securities systems are required.
- **Work from home/Remote working:** work from home and remote working were emerged as necessity during the pandemic, later it emerged as a trend in some of the companies. As per a survey by PWC in June 2020 “54% of the CFOs were planning to make remote working a permanent option.”
- **ESG Reporting:** ESG reporting is the disclosure of environmental, social and corporate governance data. Its disclosure requirements aim to shed light on companies ESGs activities while improving the transparency of investors and inspiring other entities to do the same.

- **Upskilling:** As the way of doing business is changing. And business is becoming dynamic and transforming towards more and more digitalisation. Professionals are required to upgrade their skills as per the requirements. Many apps are collaborating with universities for preparing such courses that can update the skills of their employees.

7. Challenges:

Digital transformation, whether in finance or other fields has bought a tremendous change in doing the business and has bring so many opportunities. But whenever something brings opportunity it carries challenges along with itself. The major challenges before digitalisation are not only related to risks and vulnerabilities but in compliance and governance also. Some of the challenges are discussed below:

- **Data concentration and competition**: large tech have monopolies in this area and they are in position to enjoy a competitive advantage as compared to medium or small organisation.
- **Data privacy:** data protection and privacy are the main concerns that arise out of digitalisation, because when an organisation uses internet platform, it exposes itself to additional security threats and privacy issues. Risk of misusing personal information and intellectual property is very high.
- **Expandability:** it refers to transparency through understanding the algorithm decision making process used by the AI model. Entities should be made responsible for providing its consumers and business users with an adequate level of trust and expandability to ensure trust in AI model.
- **Problem of piracy:** intellectual property such as copyright may not be adequately protected when such property is transacted digitally.
- **Costly:** it requires strong internet connection and other specialised equipment and teams that makes it costlier.
- **Problem of anonymity:** there is a need to identify and authenticate users in the virtual global market where anyone can sell to or can buy from anyone from anywhere.
- **Data loss/theft/duplication:** there are chances that data transmitted through internet may be lost, duplicated, tampered or can be replayed.
- **Infrastructure:** In developing nation there is a dire need of not only in digital infrastructure but also of network expansion of roads and railways which remains a substantial challenge.

8. Conclusion:

Digital start-ups will offer new and different role to the employees. To make people updated and skilled our government is planning to invest INR 18 million on training. Many education institutions are offering analytics course and trainings to support the increasing demand of analytical skills role. Earlier it was assumed that these courses are only for non-finance people. But scenarios have been changed totally. Organisations are preferring people with understanding of technology. Digitalisation in finance has begun. Finance teams need to work with robots and other technologies to support end to end process to teach the machines to handle the situations to which they are unfamiliar with. Sooner the business and finance community accepts and adopts the changes the more convenient it will be. As we know coming age is of artificial intelligence and we are in the way towards artificial intelligence. Artificial intelligence is welcomed and measure should be taken to upgrade the people instead of replacing them.

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A Comparative Study of ROE and ROA of Selected Agriculture Companies (Special Reference to Du Pont Model)"

Ramani Harsha L.

Abstract:

The study of economic and financial performance, a very useful tool in the specialized literature and practice is the DuPont model. The analysis by the DuPont model is realized through the decomposition rate of return ROE (Return on Equity) according to other rates of return, such as ROS (Return on Sales), ROA (Return on Assets) or Equity Multiplier. 2 Agriculture companies are selected on the net sales which are listed in BSE. This research paper is based on secondary data which is collected from annual report of selected pharmaceutical companies. The data-analysis is done with the help of Du-Pont Analysis. T-test is used for data analysis. t calculated value is more than t tabulated value so, null hypothesis is Rejected. It means there is significant difference in ROE of selected Agriculture Companies.t calculated value is more than t tabulated value so, null hypothesis is Rejected. It means there is significant difference in ROA of selected Agriculture Companies.

Key Words:

- ROE
- ROA
- Kaveri Seeds
- Dhunseri Tea
- Du Pont Analysis

Introduction:

Performance study in the specialized literature occupies a significant part of the economic and financial literature, domestic and international. Performance in its multiple aspects, understood both at macro and micro level, is a real lever that can ensure success in a certain field or in a particular activity, in specific competitive conditions existing in the economy market. Given that there is this concern for improving performances, we believe that the application of the DuPont model can highlight the level of the company and to consider an entire economic sector, the influences of factors that performance can be composed and analyzed of. The main objective of this paper is the analysis and presentation of factors that can influence the performance of the DuPont model into five large Romanian companies in the furniture industry. DuPont model application in the Agriculture industry and model of profitability such as the Return on Equity.

This rate of return is of particular interest for investors and for managers. Investors will watch particularly the maximization of interest for personal investment by achieving a ROE (Net Income / Equity) as high as possible, top of other financial investments. From another angle, managers are directly interested in increasing direct financial return for attracting new business investment. Managers can also benefit from special support in helping executive decisions by using the DuPont analysis.

DuPont analysis is a model widely used in financial ratio analysis to designate the ability of a company to increase its return on equity ratio (ROE). The model breaks down ROE ratio into three components: profit margin, asset turnover, and financial leverage.DuPont analysis is a model widely used in financial ratio analysis to designate the ability of a company to increase its return on equity ratio (ROE). The model breaks down ROE ratio into three components: profit margin, asset turnover, and Equity Multiplier

Formula

The DuPont model is expressed as follows:

$$\text{ROE} = \frac{\text{Net Income}}{\text{Net Sales}} \times \frac{\text{Net Sales}}{\text{Total Assets}} \times \frac{\text{Total Assets}}{\text{Total Shareholders' Equity}}$$

In review, return on equity measures the rate of return on the ownership interest (shareholders' equity) of common stockholders. Therefore, it shows how well a company uses investment funds to generate earnings growth. Return on assets shows how profitable a company's assets are in generating revenue. Return on assets is equal to net income divided by total assets.

ROA = Net Profit/ Total Assets

Return On Assets: Return on assets is equal to net income divided by total assets.

Review of Literature:

Iştfănescu, C. Stanescu, A. Baicus (1999, p.11), The connection between the management system of enterprises and economic and financial analysis object is highlighted by the authors which position this link: "By its nature, the work of leading, regardless of the level at which it is carried and the field it concerns, it involves thorough knowledge of a given situation, of the whole complex of causes and factors that determine it, which is achieved through economic and financial analysis". Economic and financial analysis according to the author M. **Achim (2009, p.13**) is the science that studies all aspects of economic performance to showcase all the causes and factors that led some development of phenomena or economic processes. Essentially, the purpose of the DuPont analysis is given by the desire of management and financial analysis departments to break down in order to observe ROE.

Research Gap:

- Study Period
- Sample
- Year
- Du Pont Model

Title of the Study:

"A Comparative Study of ROE and ROA of Selected Agriculture Companies (Special Reference to Du Pont Model)"

Research Objectives:

- To measure Performance of Kaveri Seeds by using Du Pont Model
- To measure Performance of Dhunseri Tea by using Du Pont Model

Research Hypothesis:

- H_0 : There is no Significant difference in ROE of Selected Agriculture Companies
- H_1 : There is Significant difference in ROE of Selected Agriculture Companies
- H_0 : There is no Significant difference in ROA of Selected Agriculture Companies
- H_1 : There is Significant difference in ROA of Selected Agriculture Companies

Population of the Study:

The population of the study is all listed Agriculture Companies which are listed in BSE and NSE.

Sample Size:

From the whole population Kavri Seeds and Dhunseri Tea are selected on the basis of Net Sales.

Data-Collection:

This study is based on secondary data collection in which data is collected from the Annual Report of Kavri Seeds and Dhunseri Tea.

Period of the Study:

The period of the study is 5 years i.e. from 2016 to 2020.

Tools and Techniques:

Data Analysis is considered as the main part of any research. In a this research data analysis is be done using statistical tools like

- Averages,
- ROE
- ROA
- By using Du Pont Analysis model

Data-Analysis and Interpretation:

ROE and ROA of Dhunseri Tea:

Year	Net Profit	Net Sales	Total Assets	Equity	ROE	ROA
2016	22.22	183.09	344.51	7.01	3.1697	0.0645
2017	11.81	187.73	512.38	7.01	1.6847	0.0230
2018	8.23	177.02	512.17	7.01	1.1740	0.0161
2019	1.36	180.81	504.91	7.01	0.1940	0.0027
2020	66.5	177.38	507.81	7.01	9.4864	0.1310
Avg.	**22.024**	**181.206**	**476.356**	**7.01**	**3.141**	**0.0475**

[Source: Calculated from annual report of selected companies]

The above table show ROE and ROA of Dhunseri during 2016 to 2020. The Average ROE is 3.14 and Average ROA is 0.05.

T-test Calculation:

Table: T-test Calculation for ROE

Particular	ROE	ROE
Mean	14.44753159	3.141797432
Variance	32.17678796	13.73498487
Observations	5	5
Pooled Variance	22.95588641	
Hypothesized Mean Difference	0	
df	8	
t Stat	3.730969853	

P(T<=t) one-tail	0.00288985	
t Critical one-tail	1.859548038	
P(T<=t) two-tail	0.0057797	
t Critical two-tail	2.306004135	

Here, t calculated value is more than t tabulated value so, null hypothesis is Rejected. It means there is significant difference in ROE of selected Agriculture Companies.

Table: T-test Calculation for ROA

Particular	ROA	ROA
Mean	0.188065	0.047453
Variance	0.00458	0.002712
Observations	5	5
Pooled Variance	0.003646	
Hypothesized Mean Difference	0	
df	8	
t Stat	3.681998	
P(T<=t) one-tail	0.003101	
t Critical one-tail	1.859548	
P(T<=t) two-tail	0.006201	
t Critical two-tail	2.306004	

Here, t calculated value is more than t tabulated value so, null hypothesis is Rejected. It means there is significant difference in ROA of selected Agriculture Companies.

Conclusion and Findings:

Here, t calculated value is more than t tabulated value so, null hypothesis is Rejected. It means there is significant difference in ROE of selected Agriculture Companies.t calculated value is more than t tabulated value so, null hypothesis is Rejected. It means there is significant difference in ROA of selected Agriculture Companies.

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MODERN TREND IN ACCOUNTING EDUCATION AND RESEARCH IN INDIA

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ABSTRACT

The word business is becoming increasingly complex and facing new and bigger challenges in recent years. Accounting education in India has touched new heights in recent years. Many students are opting for this course to make their career in corporate and government sector. Accounting professions are a core profession in modern business society and have to face these challenges. Accounting is also given as a main paper to students of higher secondary, graduate and post graduate level of various universities of the country. But many students are not able to apply accounting education in their actual field of work. Given the fluidity of the phenomenon it is desirable that the accounting education institute not only provides accounting education as a feed back to students for other institutes like ICAI, ICWA and ACA but also faces challenges and needs to impart new skill knowledge to accounting graduates. Enter the profession, so as to create more employment for students of accounting education for our country. In today's changing times, accounting education should not be limited to traditional education subjects like management accounting, cost accounting and financial accounting, rather it should be replaced with e-commerce and software based accounting curriculum and the content level of accounting should be improved. and taxation, computer subjects, business report writing, communication skills, problem solving and analytical skills to meet the challenges of business and industry change.

KEY WORDS:Accounting Education, Accounting Research, Challenges, curriculum, Teaching Method

INTRODUCTION:Overview of Accounting Education:-

The accounting academic community has shown a continuing interest in measuring the output of individual faculty, accounting doctoral programs, and accounting research. Education unites. Commerce and professional education in India began in 1886 AD with the establishment of the first commercial schools in Madras by the trustees of Pacchiappa's charity. The Government of India started the School of Commerce and the Presidency College in Calcutta in 1895 and 1903 respectively. The College of Commerce and Economics was established in Mumbai in the year 1913 to impart accounting education at post-graduate level. Since then almost all the educational institutions are imparting accounting education in their graduate and post graduate level. In the year 1999, professional bodies like ICWA, ICAI and ICSI considered accounting education as an important resource for developing professionals in the business sector in India and the industry. Accordingly, these professional bodies established their own educational institutions to impart accounting education in India.

Accounting education today faces significant challenges. The reason is that it aims to educate young people who are going to work in companies that use advanced information technologies and strive to promote continuous organizational changes. As a measurement and reporting information system, business can cover both micro and macroeconomic activities with various subsystems related to economic events and decisions. This subsystem which can be termed as core accounting area includes business accounting, government accounting, social accounting, forensic accounting, environmental accounting, creative accounting, behavioral accounting, auditing and taxation which all help in economic planning, project evaluation, capital formation. is and so on. Those changes require constant attention and constant adaptation from both academics and practitioners. To be successful, it is necessary not only to acquire the necessary knowledge, but also the abilities to master oneself.

MEANING OF ACCOUNTING EDUCATION

Several definitions of accounting are available in the literature. One of the broadest definitions is states.

Accounting is a body of knowledge and functions related to the systematic origination, recording and classification, processing, summarizing, analysis, interpretation and supply of reliable and significant information covering transactions and events which are at least partly of a financial character. Necessary for the management and operation of an entity and for reports to be submitted on it to meet fiduciary and other obligations.

It is generally agreed that accounting principles cannot be derived from or proved by the laws of nature. There are conventions or rules developed by man from experience to fulfill the necessary and useful needs and purposes for establishing reliable financial and management information controls for business organizations. Concepts and principles are derived from observational experience of the conduct of business and the meeting of its responsibilities in our society.

Accounting is also called the language of business because it is the primary tool for controlling the operations and reporting the results of organizations. The language has evolved over time as the accounting profession has evolved. Accounting Education is a quarterly international journal dedicated to research-based papers and training on key aspects of accounting education and relevance to practitioners, academics, trainers, students and professional bodies.

The current accounting education scenario suggests the following key features.

• Large number of accounting undergraduate courses.

• Increasing competition in the job market and the recently established exam as a mandatory requirement for certification by the National Council of Accounting.

Consequently, the pursuit of high quality in accounting education has become an important endeavor for all educational institutions.

OBJECTIVES OF THE STUDY

1. To highlight the need for accounting in India.
2. To know the current status of accounting curriculum in Indian educational and professional institutions.
3. To discuss the importance of policy implementation in accounting education in India.
4. To know the importance and role of accounting research in India.

5.Teaching methods for accounting education are available to learn.

LITERATURE REVIEW

Okolie Onysise Romanus, studied the adequate and rapid growth of the accounting profession and the challenges facing accounting education in Nigeria. Dr. Rupali Amabadkar, studied the role of MOOCs in changing the future of accounting scenario in India. Prof. Edson Luiz Riccione studied the teaching and learning methods practiced in accounting courses in Brazil using an inquiry method based on a structured questionnaire. Nishikant Mishra, effectively studied the objectives of accounting education to meet the future challenges of the global economy in the field of business and industry.

NEED FOR ACCOUNTING EDUCATION

There is no business undertaking where the use of money is not important. Determines the financial resources of any business entity supported by sound management. The unfortunate success of such an undertaking, so there is no business organization that does not require an accountant. Accounting recognizes that people live in a world of scarce resources. Because resources exist in limited supply, people try to conserve them. Standard of living increases through efficient use of resources. Accounting plays an important role in achieving a higher standard of living as it helps identify efficient and inefficient users of resources. There is no doubt that the current content of professional accounting education, which has remained substantially the same over the past 50 years, is generally inadequate for the future accounting professional. There is a growing gap between what accountants do and what accounting teachers teach. A narrowly educated accountant will find it increasingly difficult to make ends meet in an expanding business. An accountant's training and education takes such a form as to enable him to exhibit such rare qualities as to maintain a strict standard of professional skill, expertise and ethics.

TEACHING METHODS FOR ACCOUNTING EDUCATION:-

He recognized that teaching methods can influence the development of many competencies like cooperation, leadership, responsibility, self-confidence, independence and decision-making ability and communication skills. A wide variety of teaching methods are available for accounting education. These methods may vary in various parameters such as the degree of use of information technology,

A list of some of the teaching methods Active student learning, among others.

- Educations are as under.
- watch video
- Watch demonstration
- Listen to and participate in altercative lecture
- Answer short numerical problems
- Work longer, unstructured cases and problems
- Discuss with other students
- Read text
- Read work-out example problems
- Listen to lecture
- Conduct research

➢Make oral presentations and answer questions\

➢Participate in demonstrations

➢Visit to companies

➢Internship etc.

For a successful professional the educator following strength should have in mind.

∗Communication skills

∗Ability to develop and distribute information

∗Ability to decision making

∗Accounting knowledge, auditing and taxation

∗Knowledge of business environment

∗Professionalism

∗Leadership development

Through, the appropriate use of teaching methods, the lecturer is capable to make the students to acquire such competencies.

MAJOR CHALLENGES FOR ACCOUNTING EDUCATION

The major challenges are in the following areas.

- Development of suitable curriculum
- Institutions
- Funding
- Curriculum
- Choice of Pedagogical Tools
- Choice of Academic Assessment Tools
- Self-education and development
- Academic Freedom
- Teachers

CONCLUSION

The accounting education system in India can benefit from the potential and opportunities by ensuring the quality of course content. E-filing of income tax returns, e-commerce and software based accounting courses related to teaching of accounting

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'સૌંદર્યની નદી નર્મદા'માં પરિક્રમાનું મહત્ત્વ

– પ્રો. રતિલાલ ચંદુભાઈ રાઠવા
ગુજરાતી વિભાગ
એન.પી.આટ્ર્સ એન્ડ કોમર્સ કા÷લેજ,કેશોદ જિ. જૂનાગઢ.

આજે મારે વાત કરવી છે. સર્જક પ્રવાસલેખક અને ચિત્રકાર અમૃતલાલ વેગડની ! એમના જેવો ઓલિયો તથા ફકીર સ્વભાવનો નિસ્પૃહ વ્યક્તિ વિરલ હોય છે. શ્રી વેગડે નર્મદાની પરિક્રમા કરી અને એના બે પુસ્તકો લખ્યા. પ્રથમ હિન્દીમાં– 'પરિક્રમા નર્મદા મૈયા કી' અને 'સૌંદર્ય કી નદી નર્મદા' પછી એમણે આ બંને પુસ્તકો માતૃભાષા ગુજરાતીમાં પણ લખ્યાં! પુસ્તકો બહુ ખ્યાતિ પામ્યાં ને વેગડને પારિતોષિકો તથા એવૉર્ડથી સન્માનીત કરવામાં આવ્યાં.

પ્રવાસ સાહિત્યની જો વાત કરવામાં આવે તો મોખરે હંમેશા કાકાસાહેબ, ભોળાભાઈ પટેલ, ધૂમકેતુ, કલાપી, રવિશંકર મહારાજ, સુંદરમ્, ર.વ.દેસાઈ, યશોધર મહેતા, અમૃતલાલ વેગડ વગેરેના નામ મૂકી શકાય છે. અમૃતલાલ વેગડની જો વાત કરવામાં આવે તો તેમની પાસે પણ કાકાસાહેબની જેમ દ્વિભાષી પ્રતિભા ધરાવનાર સર્જક છે. તેઓ ગુજરાતી ભાષાને માતૃભાષા અને હિન્દી ભાષાને કર્મભૂમિની દેન છે એમ માને છે. તેઓ સારા ચિત્રકાર પણ છે તેઓ શાંતિનિકેતનમાં ચિત્રના અભ્યાસુ પણ રહેલા છે.

અમૃતલાલ વેગડ કહે છે કે : મેં નર્મદાની પરિક્રમા ધાર્મિક હેતુથી નહિ પરંતુ સાંસ્કૃતિક જીવનદર્શન માટે કરેલી. ૧૯૯૯માં ૭૦ વર્ષની વયે વેગડ અને એમના પત્ની બીજીવાર નર્મદા પરિક્રમા કરે છે ને તે વખતે 'સૌંદર્ય કી નદી : નર્મદા' ઉત્તમ ગ્રંથ લખાય છે. વેગડ પછી પણ નર્મદાને મળતી બીજી નદીઓની પરિક્રમા કરે છે. એમના ગ્રંથોમાં નર્મદાના બંને કાંઠે વસેલા ગામ–નગર–લોકો અને પ્રકૃતિનું વર્ણન છે. લોકોની ભાવના અને સંસ્કારનું આવું આલેખન બીજે નહિ મળે ! નદીનું રૂપ, આકાશ, તારા, સૂર્ય, ચંદ્ર, મોસમીરૂપો, ઋતુઓ, ગામ, ઘર, ખેતરો ને લોકોની ભાવનાના રંગો અહીં આલેખાયા છે. વેગડની સર્જકતા અહીં પરખાય છે.

પ્રવાસ મનુષ્યની અનુભવની અને જ્ઞાનની સીમાઓ વિસ્તારે છે. પ્રવાસ માત્ર દેહની જ આવશ્યકતાઓ સંતોષવાનું કારણ અને સાધન ન રહેતા મન અને આત્માની તૃપ્તિનું માધ્યમ પણ બને છે. કુદરતની ઋતુલીલા ઉત્તુંગ–ગિરિશૃંગો, ઊંડી અંધારી ખીણો, લીલા ગાઢ અરણ્યો, બળબળતા રણો, ચંચલ નદીઓ, નિર્ઝરો, છલછલતા સરોવરો, પથ્થરોની ચીરતા ધોધ, મહાસાગરો તેમની વચ્ચે અને બીજી બાજુ વસતા વિવિધ માનવીઓએ અને પ્રકૃતિએ માણસને સદા મોહિત કર્યો છે. પ્રવાસ સંસ્કૃતિ એકતાનું સક્ષમ માધ્યમ છે, જેના દ્વારા વિવિધ પ્રકૃતિ ઉપરાંત સંસ્કૃતિથી પરિચય પામે છે. જુદાં જુદાં પ્રદેશોના પ્રજાજીવન, પહેરવેશ, રૂઢિ– માન્યતાઓનાં અનુભવો પ્રયાસ દ્વારા પામી શકાય છે. એ રીતે તેને જીવન જીવવાનું બળ અને જીવનભર સંગ્રહી શકાય એવું ભાથું મળે છે.

ભારતમાં નદીઓને માતા કહી છે. આથી શ્રદ્ધાળુઓ નદીની પરિક્રમા કરે છે. આવા જ એક નર્મદા પરિક્રમાના પ્રવાસ પર લેખક અને ચિત્રકાર શ્રી અમૃતલાલ વેગડે પ્રથમ પુસ્તક 'સૌંદર્યની નદી : નર્મદા' પ્રગટ કરી પ્રથમ પુસ્તકમાં ૧૮૦૦ કિ.મી. લાંબી પદયાત્રાના વર્ણનો છે. જ્યારે દ્વિતીય પુસ્તકમાં બાકી રહેલા ૮૦૦ કિ.મી.ની પદયાત્રાનું

વર્ણન છે. અહીં 'સૌંદર્યની નદી નર્મદા'ના સાંસ્કૃતિક પરિપેક્ષ્યમાં વાત મૂકવાની હોવાથી તે સંદર્ભમાં અહીં ગુજરાતના નારેશ્વરથી ગ્વારીઘાટ, જબલપુર(મધ્યપ્રદેશ) સુધીની નર્મદાના ઉત્તર કાંઠાની યાત્રાની અનુભવકથા વર્ણવી છે. લેખકની આ પરિક્રમા સળંગ નથી. ટુકડે–ટુકડે કરેલી પરિક્રમા છે. તેનો ઉદ્દેશ ધાર્મિક પણ નથી પણ સૌંદર્ય, કળા કે સાહિત્યની દષ્ટિથી કરી છે. ઋષિઓ કહે છે કે તપ નર્મદા તટે જ કરવું. આ નર્મદાનો અર્થ 'નર્મ એટલે આનંદ આપનારી, સુખ આપનારી થાય' જ્યારે તેનું બીજું નામ 'રેવા'નો અર્થ 'કૂદવું થાય', જેમાં તેની આરણ્યક સંસ્કૃતિની ઝલક મળે છે.

નર્મદાના કાંઠે કાંઠે ચાલતા લેખક સવાર, સાંજ રાત્રિ અને એ સાથે સમગ્ર પરિવેશના સૌંદર્યનું પણ આકંઠ પાન કરતા ગયા છે. એક કલાકાર તરીકે પ્રાકૃતિક સાથેનું એમનું તાદાત્મ્ય કૃતિમાં આપણે ઠેર–ઠેર અનુભવી શકીએ છીએ. નર્મદાના તટના પરિવેશના પ્રાકૃતિક મનોરમરૂપો સાથે અહીં આપણને જોવા મળે છે કે અદ્ભૂત માનવમેળો, સ્વયં લેખકે કહ્યું છે કે, 'મને નર્મદાકાંઠે નિસર્ગની અપૂર્વ ભવ્યતા' સાથે માનવતાનું સહેજ સૌંદર્ય પણ જોવા મળ્યું. આ માનવીય સંસર્ગના કારણે તેમની પરિક્રમા અનેક રીતે સમૃદ્ધ બની છે અને એમની અભિજ્ઞતાની ક્ષિતિજો વિસ્તરી છે.

'સૌંદર્યની નદી નર્મદા' પુસ્તકમાં નર્મદા કિનારે વસતા આદિવાસીઓ તેમની પરિક્રમાવાસીઓ પ્રત્યેની શ્રદ્ધા તેમના રીતરિવાજો અને ગમે તેવી કઠિન પરિસ્થિતિમાં અભાવોની વચ્ચે પણ હસતાં હસતાં જીવન વિતાવવાની ખુમારીના દર્શન પ્રસંગોપાત થતા રહે છે. પરિક્રમાવાસીઓને અને એમને અન્ન કે આશરો આપનારા નર્મદાકાંઠાના કોઈપણ પરિવારોની ભાવનામાં આપણી સંસ્કૃતિનાં મૂળ કેટલે ઊંડે ઊતરી ગયા છે? અને તે રોજબરોજના વ્યવહારમાં કેવી રીતે ઝળકી ઊઠે છે ? તેનો અનેરો આસ્વાદ આ કૃતિ કરાવે છે. લેખક હેતની સંગમથી ધરમપુરી જતા નમતે પહોર કાતરખેડા ગામમાં રોકાય છે. ત્યાં તેમણે ચારણ લોકો મળે છે. આ ભીલો, ભિલાલા અને નાયકોના વિસ્તારમાં સૌરાષ્ટ્રના ચારણોને જોઈ સર્જક આશ્ચર્યચકિત થઈ જાય છે. નર્મદાના નિતનિરાળા સ્વરૂપો છે. તેમ તેના કાંઠે વસતી સંસ્કૃતિઓ પણ નિરાળી છે. શૂલપાણેશ્વરની ઝાડીઓ સૌથી ખતરનાક પ્રદેશમાં આ ગુજરાતી કુટુંબો સો વર્ષ પહેલાં ગુજરાતથી અહીં આવીને વસ્યાં. છતાંય તેમણે પોતાની માતૃભાષા, વેશભૂષા ટકાવી રાખી છે. તેથી જ તો ત્યાંનો એક ચારણ લેખક પાસેથી તેમનું પરિક્રમા વિશેનું પુસ્તક માંગે છે? જેના દ્વારા ગુજરાતી સાથેનો તે ચારણોનો નાતો ગુજરાત સાથે જળવાય રહે અને એમનું ગુજરાતી પાકું થઈ શકે. આ લોકો અહીં આવી વસ્યા અને અહીંના ભીલો ગુજરાતમાં વસી રહ્યા છે. વૃક્ષોને સજીવ સમજી તેમની સાથે વાતો કરતા, વૃક્ષની ઓળખ આપી હિરાની એંધાણી આપવા વૃક્ષચાલીસા બોલતી વ્યક્તિઓ, વૃક્ષોને અને પશુ–પક્ષીનો ખ્યાલ રાખતા લોકો વચ્ચે આપણી સમન્વયતા અને સહિષ્ણુતાની ભારતીય સંસ્કૃતિની પરંપરા છતી થાય છે.

પરિક્રમા કરતા લેખકના મિત્રની પત્ની જયારે યાત્રા દરમ્યાન પતિના પગ દબાવે છે. ત્યારે દંડ સ્વામી નારાજ થઈ બોલ્યા, ''પરિક્રમામાં કોઈ પતિ નથી, કોઈ પત્ની નથી, બધા પરિક્રમાવાસી છે. આવી રીતે સેવા લેવી સરાસર ગલત છે.'' આ રીતે સ્ત્રી–પુરુષ વચ્ચેનો સમભાવ, ત્યાગ અને તપસ્યાના મહિમાની પરંપરાના દર્શન થાય છે. પરિક્રમાની સાચી પરંપરા દર્શાવતા લેખક આ પુસ્તકમાં નોંધે છે કે, પરિક્રમા આસ્થાનું જ અભિયાન છે. એક જ નદીનું ધ્યાન કરતા વર્ષો સુધી ચાલવું, નિયમાનુસાર ''પરિક્રમ કરવામાં ૩ વરસ, ૩ મહિના અને ૧૩ દિવસ લાગે. એ કંઈ નાની સૂની તપસ્યા નથી.'' (પૃ.૩૦) શબ્દો ભારતીય પરંપરા અને તેમાં આધ્યાત્મિક જ્ઞાનની પૃષ્ઠભૂમિરૂપ છે. ઘણા વ્યક્તિઓ એક વખત

પરિક્રમા શરૂ કર્યા બાદ આખી પરિક્રમા દરમ્યાન કોઈપણ સ્થળેથી પાછા ફરતા નથી. આવી તો અનેક માન્યતાઓ, રૂઢિઓનો આ કૃતિ પરિચય કરાવી જાય છે.

શ્રી અમૃતલાલ વેગડનું આ ભ્રમણાવૃત્ત પણ એક સીમાસ્તંભ ગણાશે. તેમાં એક કારણ સર્વત્ર પુણ્યા નર્મદા સ્વયં છે. અને બીજું કારણ છે લગભગ ૨૬૨૪ કિલોમીટરની દુર્ગભ પરિક્રમા–પદયાત્રા. નર્મદાને કાંઠે કાંઠે ચાલવાની કલ્પના જ રોમાંચક છે. ત્યાં કોઈ એને કાંઠે ચાલતા જઈ ભવ્યરમ્ય નર્મદાલોકની વાત કરવું જાય તો તે સાંભળીને આપણી ચેતના કવિ કાલિદાસ કહે છે તેમ 'પર્યુત્સુક' બની જાય. રવીન્દ્રનાથના શબ્દો વાપરીને કરીએ તો 'ઘર'માંથી 'પથ' પર આવી જવાય અને ખરેખર, આ પુસ્તક વાંચતા પ્રત્યેક વાચકમાં બેઠેલો ભટકુ માર્ગ પર આવી જાય છે. નર્મદા કાંઠે કાંઠેના – જો કે આ લેખકને મન તો નર્મદાને કાંઠે જવું એટલે જાણે પોતાને 'ઘરે' જવું છે.

ધાવકીકુંડની નર્મદાની વાત કરતા કહે છે કે, 'ત્રીજા પહોરે ધાબકી કુંડ પહોંચ્યા. જતાંવેંત દેખાયા હાથે અહીં કેવું અદ્ભુત કવિકર્મ સમપન્ન થયું છે...!' ત્યારે કેરપાનીથી હીરપુરને માર્ગ જતા, 'નર્મદા નદી રહેતી નથી. એ નાથી બની જાય છે. કયારેક મેકલ કન્યા તો કયારેક મૈયા.'

ત્યારપછી ભેડાંઘાટની નર્મદા વિશે એના મુખરિત ભાવો રજૂ થયા વિના રહેતા નથી. 'મહાભારતમાં જે સ્થાન ગીતાનું છે. અથવા ગીતામાં જે સ્થાન અઢારમાં અધ્યાયનું છે. એ જ સ્થાન નર્મદામાં ભેડાઘાટનું છે. નર્મદા અહીં કેવું તો સૌંદર્યમધુ લઈ આવી છે ! એનો વૈભવ જોવા જેવો છે... 'ધુંવાધારના ધોધને આ લેખકે અનેક સ્વાંગમાં જોયો છે. આ ધુઆંધાર પણ નર્મદાનું જ એક રૂપ ને !

સાધુ સંતો, સન્યાસીઓ કે મહાત્માઓ પણ અજીબોગરીબ પ્રકૃતિના હોય છે. આ કૃતિમાં લેખક આ લોકોની વિલક્ષણતાઓને વ્યંગ, રમૂજ કે ગંભીર શૈલીમાં આલેખતા ગયા છે. નીમખેડાની ગુરુગુફામાં રહેતા બે યુવા મહાત્મા જેવા એક સાવ દિગમ્બર અવસ્થામાં રહે છે. ગુજરાતી મૌનીબાબા ગણેશપુરી, શિષ્ય સાથે નિર્જન એકાંતમાં રહેતા સ્વામી ગોપાલ સ્વરૂપતીર્થ, સદ્ગત પતિ સાથે પરિક્રમા બાદ નર્મદા કાંઠાને કર્મભૂમિ બનાવતી મૌનીમાતા, નર્મદાશંકર નામ ધારણ કરીને ૧૪ વર્ષથી નર્મદાને કાંઠે રહેતા ઓસ્ટ્રિયાના વિદેશી સાધુ, કેતુધામ મંદિરના વૃદ્ધ પૂજારીજી, મીઠાબોલા બોલતા, વિનોદપ્રવણ, સરપૂકાન્તજી અને પ્રેમદાસ, કવિ હૃદય ગોડબાલાજી, પૈસા અગ્નિનો સ્પર્શ ન કરનાર ડાગર ગાંવના પરમહેમી સાધુ, કોઈ કંઈ ભેટ આપે તો સાંજ સુધીમાં બીજાને આપી દઈ શાંતિ પામતા કિદીના સ્વામી મહાત્મા– આવા તો કંઈ કેટલાય નામો કૃતિમાં અંકિત છે. આથી જ તો લેખક કહે છે કે આ પરિક્રમા 'આસ્થાનું જ અભિયાન' (પૃ.૨૧૫) છે. જેમાં ઓમકારેશ્વરમાં રહેતા મહાત્મા શૂલપાણ ઝાડીમાં પરિક્રમાવાસીની, ત્યાગની અને સૌથી વિશેષ તો એની પ્રભુ પ્રત્યેની સાથે નીકળેલા ભાગીરથી બહેનનું વિધાન સાચું લાગે છે કે, ''જે રીતે નર્મદાએ બંદરકદ ચટ્ટાનોને પોતાના જળથી ધોઈને ઉજ્જવળ કરી છે. એવી જ રીતે આપણા આત્માને ધ્યાનના સુગંધિત જળથી ધોઈને સ્વચ્છ કરવો જોઈએ.

આમ, અનેક પરક્રમાવાસીઓ નર્મદા કાંઠાના અનેક સ્ત્રીપુરુષો, સાધુસન્યાસીઓનાં રેખાચિત્રો વચ્ચે એક રેખાચિત્ર જ ઉભરતું જાય છે. એમના સૌંદર્યપ્રવણ સંવેદનશીલ હૃદયના પરિચય આખી પરિક્રમા દરમ્યાન થતો રહે છે. આ નર્મદાકાંઠાનો મનુષ્યલોક આપણે એમની નજરે જોઈએ છીએ. નર્મદાપ્રેમી આ પરિવ્રાજક ભારે કુટુંબવત્સલ છે. એનો પરિચય પહેલા ખબર પડી જાય છે કે નર્મદાકાંઠાની આ પદયાત્રાઓ થકી મને પ્રકૃતિથી ધાર્મિક પ્રેમ થયો. મને લાગ્યું છે કે

નદીકાંઠે બેસવું કે હરિયાના મેદાનોને નિહાળવા. એ ઉત્તમ કોટિનો સત્સંગ છે. સત્સંગનો આવો વિશુદ્ધ આનંદ અન્યત્ર ભાગ્યે જ મળશે.

અંતે તેઓ પરિક્રમા માટે એટલું જ કહે છે કે હવે મારી એક ઈંચ પરિક્રમા બાકી ન રહી. પરંતુ આ પારંપરિક ઢબે કરેલી અખંડ પરિક્રમા નહોતી. કટકે કટકે કરેલી પદયાત્રા હતી બહુ બહુ તો પરિક્રમાની ઈંટર્નશિપ હતી. પરિક્રમા તો હું આવતે જન્મે કરીશ. આ જન્મે તો એની તૈયારી કરી રહ્યો હતો.

આમ, બધા પરકમ્માવાસીઓ – જેમને વિશે જાણી લેખકની સાથે વાચકને પણ અનુભવાય કે ‘આસ્થા’ કોને કહેવાય. તેથી આપણે કહેવું પડે કે પરિક્રમા–આસ્થાનું જ અભિયાન’ છે.

સંદર્ભ :

૧. ‘સૌંદર્યની નદી નર્મદા’ – અમૃતલાલ વેગડ, આર.આર.શેઠ એન્ડ કંપની પ્રા.લિ.– અમદાવાદ, પુનર્મુદ્રણ–સપ્ટેમ્બર–૨૦૧૬.

To Evaluating the Importance of Service Quality Dimensions for Customers Perception in Life Insurance Companies

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Abstract:

Insurance companies are increasingly operating under competitive pressure due to the liberalization of the financial services sector. So companies are consequently directing their strategies towards increasing customer satisfaction and loyalty through improved service quality. The present study seeks to develop a valid and reliable instrument for measuring customer service quality in the life-insurance sector. Five dimensions of service quality have been taken into consideration namelytangible, reliability, responsiveness, assurance and empathy. These dimensions are developed by Parasuramana et al. in 1991 based on the results of an empirical study on eight life insurances companies.

Key words: Customer Perception, Service Quality Dimensions, Life Insurance Companies.

Introduction:

With liberalization and internationalization in insurance, service quality has become an important means of differentiation and path to achieving business success. Such differentiation based on service quality can be a major source of competitiveness for insurance companies and is therefore implied for leadership in such organizations.With increasing customer demand, the insurance sector has become competitive. Customers are becoming increasingly aware of their expectations and demand higher standards of services, as technology enables them to compare quickly and accurately. Their perceptions and expectations are constantly evolving, making it difficult for service providers to measure and manage services effectively.

In the past, people were not well aware of life insurance and the benefits of investing in it. Due to less competition in the market companies were also not aware of the customers. But as time passed, the view changed. Now customers are offered new products, package bundles, plans etc. Therefore, it has become more difficult for consumers to choose products; Plans etc. and choose life insurance companies as more and more insurers are emerging in the Indian insurance sector due to the growing demand for insurance. Several international leaders in the insurance sector are trying to venture into the Indian insurance industry. Along with life and non-life insurance, life insurance business becomes more popular. The life insurance business is carried out by the Life Insurance Corporation of India and a private group of life insurance companies.

Objectives of the study:

- To analyze service quality structure for life insurance companies.
- To know the quality of services and achievement of customer satisfaction level.
- To know the importance of dimension from service quality.

Review of Literature :

Vannirajan T (2004) studies respondents' attitudes towards the services offered by LIC in Madurai. He observed that all aspects of the service offered by LIC were found to be superior especially in manufacturing, service, human relations and promotional activities.

The purpose of **Affiaine Ahmed et al. (2008)** to conduct a study to evaluate the general expectations of the customers and the assumptions of the insurers regarding the services offered at the insurance service counter. Primary as well as secondary data are collected for research purposes. Structured Survey - Preliminary information was collected by creating a questionnaire. 319 respondents were selected from unlimited areas of Kuala Lumpur and Selangor. They have used qualitative research design. Mean was analyzed by analytical techniques, including F-test, T-test, and ANOVA. They found that 1. There was a huge gap for reliability, responsiveness and empathy, which reliability showing the widest gap between customer expectations and perception. 2. Reliability has emerged as the most crucial measure for quality of service. 3. Other parameters (tangible, responsiveness, assurance and empathy) appear important but reliability dominates. The results of their study emphasize the need for insurance providers to pursue quality improvement efforts towards adversaries of customer service and reliability.

The purpose of **Altaf Ahmed Dar et al. (2012)** To test the perception of passengers about the quality of service offered by life insurance companies in and around Srinagar city. They recruited 512 respondents using a random sampling method. Data was collected from primary sources by creating a questionnaire. The questionnaire was created in 1988 on the SERVQUAL model designed by Parashuraman. They used the five main dimensions of the SERVQUAL model known as: assurance, empathy, reliability, responsiveness and tangibility and they added the cultural factor as the sixth dimension of their study. As suggested by Stafford 1999: Akan 1995. They have used the 5 point Likert scale from strongly disagree to strongly agree. They have used correlation, regression and factor analysis to analyze the data. They found that responsiveness, reliability and reliability are the most important parameters of all parameters. From the regression model they found that culture was one of the important parameters of quality of service. They concluded that the expectations of passengers in terms of quality of services were met by the companies.

Research Methodology :

1)**Sampling units:** For this study, choose LIC and other seven private Life Insurance Companies.

2)**Sample Size :** Total 620 respondents are taken as a sample for the survey.

3)**Source of Data :** Primary & Secondary

4)**Sampling technique :** Non-probability sampling technique

5)Statistics Tools & Techniques :

- **Chi-square Analysis**
- **One sample T test**

Data Analysis & Interpretation:

Table no.-1 Total Number of Respondents

Response	No. of Respondents	% of Respondents
LIC	90	14. 50%
Birla Sun life	80	12. 90%
HDFC	80	12.90%
ICICI	80	12.90%
MAX	80	12.90%
SBI	70	11.30%
RELIANCE	70	11. 30%
TATA AIA	70	11.30%
Total	**620**	**100%**

CHI-SQUARE ANALYSIS FOR SERVICE QUALITY DIMENSIONS

Table no.-2 Component of Service Quality Dimension

No.	Quality Components	Fe	Fo					Chi Square Value	Sig.
			S.D.	D	N	A	S.A.		
1	They are well present	50.8	17	45	60	100	32	79.425**	0.01
2	They are never too busy to respond to your request	50.8	13	21	118	66	36	143.362**	0.01
3	They understand your problems	50.8	12	37	87	68	50	65.016**	0.01
4	They are capable to solve your problem	50.8	15	19	85	86	49	92.614**	0.01
5	Their solutions to problems are appropriate	63.5	--	65	75	96	18	51.354**	0.01
6	They keep their promises in time	50.8	15	22	98	89	30	122.654**	0.01
7	They handle your problem sincerely	50.8	23	33	42	103	53	76.709**	0.01
8	You can fully depend on them	50.8	36	43	67	53	55	11.118**	0.01
9	They maintain accurate record of your service usage	50.8	15	28	42	116	53	120.764**	0.01
10	They perform the service right the first time	50.8	16	15	55	102	66	105.567**	0.01
11	They tell you exactly when service will be performed	50.8	15	42	80	71	46	52.024**	0.01

12	They provide service without delay	50.8	15	51	65	64	59	33.953**	0.01
13	They are always willing to help you	50.8	15	39	92	59	49	62.772**	0.01
14	They give their customer short waiting time or fast service rotate	50.8	10	27	87	81	49	87.732**	0.01
15	They are honest	50.8	20	27	65	66	76	50.843**	0.01
16	Their behavior fills confidence in their customers	50.8	10	42	66	96	64	81.354**	0.01
17	They are consistently polite with their customers	50.8	10	39	45	96	64	79.819**	0.01
18	The company provides support so they can perform job well	50.8	20	27	65	66	76	50.843**	0.01
19	They give individual attention on you	50.8	15	36	57	66	80	51.630**	0.01
20	They understand your specific Needs	50.8	18	28	57	81	70	57.378**	0.01
21	They keep you informed about services	50.8	10	33	98	46	67	88.480**	0.01
22	They have their customer best interest in heart	50.8	24	25	77	80	48	57.693**	0.01

We observed table 2 that policy holder of a Life Insurance Companies expressing their experience and think about the kind of services which you have their experienced by the company. Here there are 22 Quality components, among them 21 quality components statement degree of freedom 04, all the quality components chi square value significant at 0.05 level respectively. So we conclude that Quality components of Life Insurance Companies customers preference that to solve their problems, They keep their promises in time, They maintain accurate record of service usage, They tell you exactly when service will be performed, and They understand your specific needs.

Importance of Dimensions

To recognize the important Service Quality Dimensions, One-Sample T test has been run to the significance of the mean importance rating at 0.05 significant levels with the cut-off value of 3 split the dimensions that are important or very important or at least neutral.

H0: Service Quality Dimensions are not important

H1: Service Quality Dimensions are at least important

Table no. 3 One – Sample Test for Importance of Service Quality Dimensions

	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the difference	
					Lower	Upper
Well present	80.504	613	.000	3.393	3.31	3.48
They never too busy	85.318	616	.000	3.384	3.31	3.46
Understand problem	82.356	618	.000	3.417	3.34	3.50
Capable solve problem	83.761	619	.000	3.576	3.49	3.66

Solution problem appropriate	85.558	617	.000	3.225	3.15	3.30
Promises time	89.095	619	.000	3.471	3.39	3.55
Handle problems	80.791	619	.000	3.547	3.46	3.63
Fully depend	55.700	619	.000	3.089	2.98	3.20
Maintain accurate record	97.981	619	.000	3.744	3.67	3.82
Perform service right	47.131	213	.000	3.692	3.54	3.85
tell exactly service performed	89.971	617	.000	3.633	3.55	3.71
Provide service without delay	73.965	619	.000	3.363	3.27	3.45
Always willing help	82.441	618	.000	3.595	3.51	3.68
Give customer short waiting time	95.089	619	.000	3.573	3.50	3.65
Honest	82.452	619	.000	3.681	3.59	3.77
Behavior fill confidence	104.143	619	.000	3.626	3.56	3.69
Consistently polite with customer	91.199	619	.000	3.776	3.69	3.86
Provide support perform jobwell	88.250	619	.000	3.805	3.72	3.89
Give individual attention	86.567	618	.000	3.669	3.59	3.75
Understand specific need	84.158	619	.000	3.487	3.41	3.57
Keep informed about service	87.041	619	.000	3.484	3.41	3.56
Customer best interest heart	81.526	619	.000	3.468	3.38	3.55

Table no. 03, indicates that $P \leq 0.05$ for all the dimensions which indicates all the dimensions are at least important. The mean for all the dimensions remains between 3 and 4 which mean that all the dimensions are important.

Further Scope of the Study:

- Future studies in this area should also measure changes in service quality expectations over time in order to have a better understanding of how perceptions about service quality relate to satisfaction and loyalty.
- This is because service expectations and perceptions are known to be affected by customers' immediate reaction to specific service encounters.
- Cross-sectional studies that measure service expectations at one point in time may understate or overstate true service expectations, depending on whether customers had a positive or negative experience with the service provider.

Conclusion:

The research resulted in the development of a reliable and valid tool for assessing customer service quality for life insurance services. Here, service quality needs to be measured using a five dimensional hierarchical structure comprising the dimensions of tangibles, reliability, responsiveness, assurance and empathy. This will help service managers to allocate resources effectively by focusing on the most important parameters first. The gap score shows that there is ample room for improvement in service quality in the life insurance industry in India. In the competitive insurance sector, these findings can be translated into effective strategies and actions to achieve competitive advantage through customer satisfaction and retention. Such a study will increase the level of understanding for managers and academicians.

Although this study focuses on the life insurance industry in India, the findings and recommendations of this paper can also be used for service quality improvement of life insurance industries in other countries. This can be done by incorporating necessary changes in service quality aspects to suit the socio-economic environment of that nation.

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TEACHERS' PERFORMANCE IN EXPANDING HORIZONS OF HIGHER EDUCATION

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Education in more difficult than the arts and deeper than the sciences. It is not only the character of instruction but the character of instructor that counts. If the student has reason to believe that instructor is not true to himself, the education is incalculably diminished. These assumptions put premium on the teachers to be intensely human and professionally competent in discharging their duties. Tagore (2002) has observed that "to our misfortune, we have in India all the furniture of the European University except the human teacher. We have, instead, mere purveyors of book-lore in whom the paper god of the bookshop has been made vocal."

Like any truly human activity, teaching emerges from one's inwardness. As we teach we project the conditions of our souls onto our students. The good man must teach. This is in part because of a kind of narcissism. by which the skilled artisan needs to show off his skills in his person as well as in his products. More important perhaps is the 'noblesse oblige' of the strong and competent man that makes it impossible for him to see the others fumbling in ignorance. And also whatever one's art, just as one received it, so one has to pass it on. if possible improved. As an erotic drive, teaching seems to be a projection of one's own ego-ideal, seen as more possible in the young than in oneself (Goodman, 1964).

The country at large is a mirror of its universities. Now what happens to better or bright minds in modern universities, who are eager to learn? What they find and have to endure is a long and slow process of 'psycho-epistemological torture'. Directly or indirectly. the influence of Philosophy sets the epistemological standards and methods of teaching for all the departments, in the physical science as well as in humanities. The consequences, today, is a chaos of subjective whims setting the criteria of logic of communication, demonstration, evidence and proof, which differ from class to class and from teacher to teacher. It is not just difference in viewpoint or content but of the absence of basic epistemological principles and the consequent difference in method of functioning required of a student's mind (Rand, 1966).

In the past two decades, under-performance and indifference of teachers towards students has come under severe criticism. People have gone to the extent of saying that teachers of universities and colleges get "full salary for half work". This observation is not wholly devoid of substance, yet majority of the teachers have reacted to it very sharply. They say that singling out teaching profession for under-performance is an attempt to scandalize and malign teachers in the eyes of larger public. Some young teachers and students think that our academics are doing good work in some Indian Universities and abroad. One student, of social science, studying at Cambridge, has noted that "today India is to academic research what the NICs are to consumer goods. And not just in terms of the number of academic papers published. If almost 80 percent of all consumer goods sold in Western supermarkets have been made in East Asia, at least 50 percent of all papers referred to by the students of my course were written by Indians still working in India". But, these are the exceptions which do not make the rule.

It is always thought good for the academic health of the country to occasionally bring into open and dissect, teachers' performance and achievement. But ringing the bell of under-performance and non- performance incessantly, into the ears of the public would ultimately generate a feeling of cynicism, diffidence and worthlessness in the teachers. This type of wholesale cursing and condemning, approach is not only demoralizing the teaching community. But brings the whole system of education and its auxiliary agencies into great disrepute.

The purpose of writing this article is not to defend under-performance but to highlight those conditions and causes which impinge upon the teachers to gradually render them dull, insensitive, uninspiring and finally to paralyze their capacity and drive to perform Performance is not and independent variable. It is a always within the control of an individual to perform according to his wishes or according to theoretical prescription. What matters most is the reality in which a worker is enveloped in the work-situation.

Performance is directly proportional to the situation context and climate of the institution or organizatio Researches have shown that monotonous and unions context has a retarding influence on performance a achievement. Poor conditions of work and lack of facilities contribute to under-performance. Closed and direct organizational climate stifles initiative, spontaneity and innovativeness (Chaudhari, 2009).

Let me now try to critically examine the scenario of our higher educational institutions. It is no exaggeration to say that nearly 40 percent, of colleges in our country are economically unviable. Many of them are owned by the politicians who oblige the party in power, at the time of election. Universities are also opened, under political pressure, without obtaining prior sanction from the UGC, and without even meeting the minimum requirements. Such institutions which are opened to serve political ends, hardly bother to abide day by day. by the laid down academic norms, for years, and thus conduce to lowering of standards. In such institutions, teachers' under-performance is inevitable. Thus, the most potent and cogent factor responsible for under- performance by the teachers is the political patronage and interference. Would the teachers' organizations come forward to keep the educational institutions free from the corrosive influence of political parties in general, and from providing political parenthood to incompetent teachers in particular. In most of the cases performance and accountability depend upon the type of the people recruited to the profession. We need competent, creative and caring teachers. Somebody has beautifully said that "teaching resembles gardening except for the propensity to lecture to the roses". We really need to recruit teachers who possess the warmth and affection to make the roses bloom. There is a dire need for transforming the knowing professors in to learning teacher (Chaudhari, 2012)

Unfortunately, these days, experts who sit on the selection committees, give too much weightage to research degree and publications, and they rarely bother for the attitude and inclination of the candidate towards teaching, In fact, teaching is not as much a matter of scholarship and research as it is of aptitude and attitude, Simply passing a test on morality would not make one a moral person. In the same way, getting through a national entrance test for teaching would rarely make a 55% postgraduate an effective and worthy teacher Hence, a balance has to be struck between cognitive and affective demands of teaching, at the time of recruitment.

By this remark I do not mean to under-estimate the role of research in the area of higher education. As a matter of fact, research is an antidote to intellectual death. But in no way the glamour and snob-value arrogated to research activity be allowed to disturb the requisite balance between research and teaching. What is expected, in the interest of higher education, is to see that the input of research in teaching updates the teacher and enriches teaching.

We are aware of the academic havoc played by nearly one hundred odd private universities opened in the state of Chhatisgarh. Today around 60% of the universities are suffering from lack of minimum teaching and research facilities. On the other hand, corruption is erupting in some of the universities like a volcano as financial discipline, professional commitment and ethical consideration are diminishing day by day.

The organizational climate of university departments and colleges is greatly responsible for under-performance by the teachers. Our colleges and universities are "over-administered" and "under-led The organizational (institutional) climate obtaining ite most of the institutions is closed and autocratic. The reward structure, inside and outside the institutions also militates against the genuine, silent and self-respecting teachers. Careerism is so rampant that, in order to climb up the ladder, many of the teachers are seen prepared to get exploited by the heads or the principals, at the earliest opportunity. They can be seen writing papers and books for the personal gain of the Head or the Principal. Instead of regarding the institution as a cooperative commonwealth of all the employees, the Head or the Principal treats it as his/her "Jageer. As a result, sycophants and satellites mushroom, the tide of mediocrity rises, creativity gets stifled and pursuit of excellence takes a back seat. The management councils or governing bodies also play the role of a villain, in the high drama of educational floundering.

A teacher cannot remain insulated and unaffected by the utilitarian and pragmatic milieu of the larger society. Like doctors and engineers, he also hankers after money and higher standards of living. Like the members of other occupations and professions, the teacher has also become partially blind to social commitment, values and ideals. Bureaucratization and commercialization of education have further prompted teachers to adopt a mechanical and money-centred attitude. Consequently, their role has been reduced to an extension of "Input-output process of the system of education. Increasing use of media and technology in the classrooms has constricted their concern for 'face- to-face contact with the students. Touch and feel of life' is gradually vanishing in the classrooms. The act of teaching remains no more a source of joy or a medium of self-expression for majority of teachers.

The human being is ordained with two opposing propensities: the urge to create, and the urge to destroy. Men also possess the tendency to shirk from the responsibility, as well as the capacity to work hard and excel. Human beings do not like to stay simply as creatures of god. They very often strive to be creators. But, when the urge to create and excel is thwarted, the urge to destroy comes into play. Hence, it is the major responsibility of the educational administrators and leaders to create such smart conditions and contexts in the institutions which stimulate and inspire teachers to perform qualitatively better and higher. In fact, there is no dearth of potentially competent and caring teachers in the institutions of higher learning. What is lacking therein is the ability and imagination on the part of the administrators to enable the young teachers to actualize their potentialities

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A STUDY ON INVESTMENT AWARENESS OF WORKING WOMEN OF SAURASHTRA REGIONS OF GUJARAT

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Abstract:

This study aims focus on awareness and preferences of working women with special reference to Saurashtra Regions of Gujarat, India. The study is based on female employees who are working in government and private sector organizations at different level position. For the purpose of this study the primary data which was collected by questionnaire using convenient sampling technique with the sample size of 50 respondents in Saurashtra regions of Gujarat. The data has been analysed using percentage analysis and chi-square test. The researcher has analysed that working women mostly aware of the investment avenues and they highly depend on their husbands while taking investment decisions, because Saurashtra regions is a male dominant society. The study concludes that awareness level of working women in Saurashtra regions is not significantly related to age and educational qualifications. The investment preference order of the respondents indicated towards secured investment attitude. Bank deposits and gold were popular investment avenues for majority of the investors.

Key words: working women, awareness, preferences, age, investment

Introduction:

Comparing with the ancient time present day women are more educated and knowledgeable. In past days role was purely to look after their home and they limited their world as their families. Their world was limited to their families. But now, the people and women themselves were recognizing the importance of education. Today, we can find many educated women in the world. They are progressing in real sense of knowledge, because in almost all sectors we find women are working in higher positions successfully.

Now days, we find more and more women who are financially independent. They are getting paid attractive salaries. But what about their investment behaviour? Are they financially aware enough to make their own investments? If yes, then what are their investment patterns? What are their perceptions towards savings and investment, what is their risk bearing capacity? The answers to these questions are necessary for getting the picture of the role of working women especially women who are reside in Jaffna in taking the investment decisions.

In India savings market has been expanding over the period and there is a smooth increase of household savings. Moreover, general profile of women investors is changing in tune with time. But they lack in various scopes of investment such as awareness and preference of investment. An attempt therefore has been made by the researcher to identify the factors influencing women investors' behaviour, to evaluate the level of awareness among women investors and to analyse the preference of women investor towards various investment outlets. Employed women have a greater tendency to save and invest because of their independent earning power. They are also motivated by the investment behaviour of their co-workers in their work place. They are supposed to be risk adverse, safety oriented and guided by certainty of returns. With aggregate level of knowledge and awareness, women slowly take part in the risk investment portfolios and they are becoming systematic in their investment behaviour. Working women have started actively participating in investing their surplus money, though it all depends upon the various parameters such as degree of their risk-taking capability, influence of family members and friends and the challenge to get exposed to modern and innovative investment avenues. The present research study is focused on the working women's attitude towards investment and the marital status and age factors responsible for investment behaviour of women. While investing, the family related matters such as child education, child marriage, life protection and medical expenses have much more impact on the minds of married working women than on unmarried ones

This study will give certain direction to choose best investment among alternatives. Also, this study will also useful to the various financial sectors to frame the policies for women based on their requirement. So as to the saving habits of women will be raised which ensure economic development of the country.

Literature Review:

Amola Bhatt and Shahir Bhatt (2020),This research has been undertaken with the purpose of understanding the role of financial literacy in determining the investment behaviour of individuals. The study also attempts to draw relationships between demographic factors and financial literacy, as well as investment patterns. Based on empirical evidence, it could be inferred that factors like gender, employment conditions, and household income had a bearing on levels of financial literacy in individuals; additionally, education, age, household income, and marital status had a bearing on decisions related to portfolio design and diversification. At the same time, no significant relationship was found between financial literacy and portfolio diversification. This could be attributed to the fact that many people rely on financial experts for investments and portfolio management. So, although the financial literacy statistic may be alarming, it could also point at a potential growth in services of investment advisers and financial planners.

Rekha G & Vishnupriya R, (2019), studied the awareness about investment avenues, the investment pattern of working women and factors influencing their investment decision using both primary and secondary data among 148 respondents at Coimbatore city found that investment for 'Children education' was the most influential factor. It was also found that there was significant difference in the factors influencing investment among employees belonging to various occupation.

Kaur J & Arora N, (2018), analysed 150 investors' responses to identify the investor's perception towards mutual funds as an investment option in Punjab. It was found that investors preferred investment in mutual funds due to higher returns in growth fund schemes. It was also found that each investor had his own goal of mutual fund investment.

Jisha V G, (2017), analysed the perception of investment pattern among urban working women in Coimbatore city and found the factors influencing the savings and investment pattern. Results revealed that factors influencing awareness level and factors influencing benefits were related. Safety of funds were given priority by the investors while making investment.

Dr.G.Shanthi, and R. Murugesan (2016) observed that investors have a lot of investment avenues to park their savings. The risk and returns available from each of these investment avenues differ from one avenue to another. The investors expect more returns with relatively lesser risks. Investments are made from savings, or in other words people invest their savings. A variety of investment options are available such as bank, Gold, Real estate, post services, mutual funds and so on. Investors are investing their money with the different objectives such as profit, security, appreciation and Income stability. The study has revealed the different avenues of investments as well as the factors while selecting the investment with the sample size of 60 respondents by conducting the survey through questionnaire in Namakkal. The study is based on structured questionnaire which are collected by distribution of a close ended questionnaire. The data has been analysed using percentage analysis and chi-square test. The researcher has analysed that salaried women employee consider the safety as well as high return on investment on regular basis.

Shobha and Shalini (2015) conducted a survey on the perception of women towards the personal financial planning in the city of Bangaluru. The study revealed that Indian women gives priority to family and children's requirements more than her requirements for financial needs and individualistic financial security. Also, difficulty in convincing the spouse and family is also a challenge to the women to create their financial plans. The study also found that women still feel that gold, real estates, bank deposits, insurance products and provident funds are the safest instruments for investing, while they feel that mutual funds, derivatives, chits, stocks and shares as riskier investments. Hence, lack of knowledge on new instruments influences their ability to earn returns for them.

Mane S. & Bhandari R. (2014) in their research paper tried to find awareness level of investors for different investment avenues and their preference for the same. A sample of 784 respondents from Pune city were selected with convenience sampling method. Primary data was collected with help of questionnaire. Data was analysed with help of descriptive analysis, Chi square and correlation tests. Major findings of the study were: respondents of Pune city preferred safe investment avenues like saving bank account and Fixed Deposits. Preference towards risky investment avenues was very low. Women had highly preferred gold as their investment avenue.

Research Methodology:

Statement of the problem

This study intends to put on some knowledge about how demographic factors that influence investment awareness and ways these factors impact investment preferences and decision-making process among the working women. The individuals may be equal in all aspects, but their awareness and preferences are different in same situation. In this study researchers are trying to find out the factors which affect working women investment decisions by considering demographic factors. Hence keeping this in mind, the present study intended to investigate the awareness level and preferences of working women, to understand the association between demographic factors and investment awareness & preferences of working female investors in Saurashtra regions of Gujarat.

Research Objective:

- To understand the awareness level of investment avenues.
- To study the impact of Demographic Variable among working women.

Type of Research:

The type of research followed by the researcher in the paper falls under the Exploratory research type.

Sample size:

50 working women will be selected for the present study.

Sampling method:

The method of non-probability convenient sampling was used.

Research premise:

The researcher after studying the literatures on awareness of investment avenue narrowed down the following factors that show the level of awareness of investment avenue.

1. Age
2. Educational level

A questionnaire was then prepared and administered to 50 working women respondents containing questions, which gauge the above said factors. The responses then were tabulated and hypothesis testing was conducted.

Hypothesis Testing and Analysis Interpretation:

H0: There is no significant relationship between age and investment awareness of working women investors.

H1: There is significant relationship between age and investment awareness of working women investors.

	High	Moderate	Low	Total
18-25	1	8	14	23
26- 35	3	9	8	20
36-45	0	3	3	6
46-55	0	1	0	1
Total	4	21	25	50

Expected Frequencies

	Column1	Column2	Column3	Total
Row1	1.84	9.66	11.5	23
Row2	1.6	8.4	10	20
Row3	0.48	2.52	3	6
Row4	0.08	0.42	0.5	1
Total	4	21	25	50

Test Results

0	Correction
5.498	χ^2
4	Rows
3	Columns
6	*d.f*
0.482	$p(\chi^2)$
0.234	*V* (or φ)

For degree of freedom 6, chi square value of table at 95% significance level is 1.635. Table value is less than calculated value.

As per the simple Chi square test of independence it was found that there is a significant relationship between investment awareness and age of working women in Saurashtra Region. This primary study helped the researcher to understand that as far as the remote areas of Saurashtra region is concerned, a lot of women who are working in education sector and who have their own independent income source, lack complete knowledge of investments or financial avenues available to them. Mostly it is found that as far as investment decisions are concerned, these women rely a lot on their male counterparts or traditional investment avenue.

H0: There is no significant relationship between educational qualification and investment awareness of working women investors.

H1: There is a significant relationship between educational qualification and investment awareness of working women investors.

	High	Moderate	Low	Total
Graduate	2	8	13	23
Post-Graduate	4	7	9	20
Others	0	5	2	7
Total	6	20	24	50

Expected Frequencies

	Column1	Column2	Column3	Total
Row1	2.76	9.2	11.04	23
Row2	2.4	8	9.6	20
Row3	0.84	2.8	3.36	7
Total	6	20	24	50

TestResults

0	Correction
5.062	χ^2
3	Rows
3	Columns
4	*df*
0.281	$p(\chi^2)$
0.225	*V* (or φ)

For degree of freedom 4, chi square value of table at 95% significance level is 0.711 Table value is less than calculated value.

As per the simple Chi square test of independence it was found that there is a significant relationship between investment awareness and education level of working women in Saurashtra Region. This primary study helped the researcher to understand that as far as the remote areas of Saurashtra region is concerned, a lot of women who are working in education sector and who have their own independent income source, lack complete knowledge of investments or financial avenues available to them. Mostly it is found that as far as investment decisions are concerned, these women rely a lot on their male counterparts or traditional investment avenue.

Conclusion:

Through the study it is evident that most of the working women are aware of various investments avenues. In addition to that understanding the demographics with the help of the Chi-Square test, it was found that there is no relationship exists between education with investment awareness while there is also no significant relationship between age and investment awareness. As far as the Saurashtra regions scenario is concerned, working women here have started doing investments gradually.

Findings also suggest that working women not willing to take risk to earn high return from their investment. In addition, normally in these region females always think about their future, personal safety and children's education, it's not surprising that almost 91% of respondents are with this objective. This study confirms the earlier findings with regard to the relationship between age, educational qualifications and awareness level of working women investors. Women are less likely to take investment risks for whatever the reason. The present study has important implications for investment managers as it has come out with certain interesting facts of women investors' especially working people. Female investor still prefers to invest in financial products which give risk free returns.

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Artificial Intelligence and Future Of Accounting Professions

Title of Paper: An Artificial Intelligence in Education

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Abstract

With the increase in studies about artificial intelligence (AI) in the educational field, many scholars in the field believe that the role of teachers, school and leaders in education will change. In this regard, the purpose of this study is to examine what possible scenarios are there with the arrival of AI in education and what kind of implications it can reveal for future of schools. The research was designed as a phenomenological study, a qualitative research method, in which the opinions of participants from different sectors were examined. The results show that schools and teachers will have new products, benefits and also face drawbacks with the arrival of AI in education. The findings point out some suggestions for use of AI and prevention of possible problems. While participants generally seem to have positive perceptions towards AI, there are also certain drawbacks, especially highlighted by teachers and academicians, regarding the future of teaching. Lawyers and jurists tend to focus more on legal grounds for AI in education and future problems, while engineers see AI as a tool to bring quality and benefit for all in the education sector.

Keywords: Artificial intelligence; education

1. Introduction

Artificial intelligence (AI), generally expressed by the general public as the ability of machines or computers to think and act as humans do, represents the efforts towards computerized systems to imitate the human mind and actions (Wartman & Combs, 2018). In this respect, the basic definition of artificial intelligence can be expressed as the skilful

imitation of human behaviour or mind by tools or programs (Mohammed & Watson, 2019). According to Timms (2016), it may be an illusion of the current structure to think that artificial intelligence will come within the computer format used at home. It could get into our lives within different functions and shapes. Ng (2017) claims artificial intelligence to be the new electricity of this age. Artificial intelligence is a candidate to be presented as the basic building block of the Fifth Industrial Revolution by providing itself to be a powerful factor in ensuring economic development with its potential (see, Golic, 2019). That could be why investments in artificial intelligence broke a record in China with $40 billion in 2017 (Mou, 2019). In line with its earnings from AI, China is expected to increase its gross domestic product (GDP) by 26% ($7 trillion) by 2030. North America is expected to have a 14.5% increase ($ 3.7 trillion) in the same timeframe (PwC, 2017). These data make the added value and global impact of artificial intelligence more understandable for the future economy, and in our case, for the future of education , which in turn, directs the economy and workforce, paving the way for the new Industrial Revolution. The in-depth development of artificial intelligence will affect many situations, from the restructuring of the social order in the broadest sense to the education and administration processes in classes and schools. Schools that are expected to adapt to the digital age and embed 21st century skills in their main agendas are some of the main institutions that couldbe most affected by the development of artificial intelligence. Karsenti (2019) points out that new forms of technology will fill in our lives and captivate our youth, and this case may leave schools with no choice but to make room for them. In this regard, how the stakeholders from law, business, education, and engineering perceive this development, and how they foresee artificial intelligence in regard to education form the focus of this study. Thus, the purpose of this study is to examine what the use of artificial intelligence in education means and what kind of implication it can reveal for the future of education, according to the opinions of the participants from different sectors.

1.1. Artificial Intelligence in Education

Roll and Wylie (2016) highlight Henry Ford's quote, 'If I had asked people what they wanted; they would have said faster horses.' On the surface, it can be said schools have become 'faster classes' that produce results in a shorter time. But, will these 'fast classes' continue to do so or require thinking differently in the 21st century? As we go towards the 22nd century, is it sufficient to provide skills, critical thinking, and metacognition skills? Or should econ figure new systems that have never been thought of before for the new age? What opportunities can artificial intelligence offer in education that will differentiate people from robots or smart vehicles and help humans keep their emotional and social aspects? Most probably soon, these topics will be the main agenda of policymakers and implementors in the field; actually, there are already discussions asking if AI can truly replace teachers or not (see, Felix, 2020).

Manyika et al. (2017) emphasize that good teachers will continue to exist in the future, teaching classes designed to boost students' affective intelligence, creativity, and communication. In fact, according to these authors, developments in artificial intelligence and automation will actually make 'people more human.' While addressing educational research on artificial intelligence, Haseski (2019) briefly states the results of these studies as follows: the use of artificial intelligence in education will make learning more individual, provide effective learning experiences, enable students to discover their talents, improve their creativity and reduce teachers' workload. That being said, there are opposite ideas as well. Transferring the roles of teachers to computers is seen as a danger in the studies on artificial intelligence (Humble & Mozelius, 2019). To prepare for this future, the task of states and nations is to create a teacher profile that will work with these support structures (Wogu, Misra, Olu-Owolabi, Assibong & Udoh, 2018). Although artificial intelligence studies in education have attracted a lot of attention in recent times, studies about the theory of general artificial intelligence can be traced back to at least the 14th century, and these studies remerged through the work of Alan Turing in 1937 (Humble & Mozelius, 2019). They are now becoming an important point of academic literature and scientific circles. We see extension of AI studies in organizational management as ‘artificial intelligence leadership’ has begun to be discussed in the literature (see, Canbek, 2020). With more usage of artificial intelligence in education, major transformations can be foreseen in the education systems and its processes. Based on the study results, Sekeroglu, Dimililer and Tuncal (2019) stated that artificial intelligence could help teachers improve personalized education for their students. Artificial intelligence can provide access to appropriate and better learning opportunities for excluded people and communities, people with disabilities, refugees, people out of school, and those living in isolated communities (Pedro, Subosa, Rivas, & Valverde, 2019). Research shows how effective individually tailored approaches can be presented with the support of artificial intelligence techniques and intelligent learning environments (Mohammed & Watson, 2019). Although quality education seems to require the active participation of human teachers, artificial intelligence envisages increasing education and quality at all levels, especially by providing personalization (Grosz & Stone, 2018). Pedro et al. (2019) highlight a dual-teacher model with artificialintelligence in terms of individualized education: teachers spend a lot of time in routine and other administrative tasks, such as repeating frequently, answering questions about many topics, but in-class artificial intelligence-supported assistants (secondary teachers) will reduce the time spent on routine procedures, which will help teachers focus on student guidance and one-to-one communication.

2. Research Method

The research was designed as a phenomenological study, which is a qualitative research method. Qualitative research is preferred when it is desired to examine a problem or subject in depth (Creswell, 2013). Research with the aim of uncovering the ideas and the meanings of individuals is called phenomenological research (Yildirim & Simsek, 2008). Thus, we tried to uncover the opinions of the participants in regard to the AI in education. In this study, where the perceptions of the participants on artificial intelligence in education from four different professions were examined, a triangulated data collection was considered.

2.1. Participants

Purposeful sampling was preferred during the determination of the participants. Purposeful sampling is the selection of a data-rich sample in accordance with the purpose of the research (Buyukozturk, Cakmak, Akgun, Karadeniz & Demirel, 2018). Four target groups that include 19 persons in total have been identified by researchers regarding artificial
intelligence in education:

- Academicians; academics working in the field of educational sciences (5 people)
- Legal Experts; lawyers and judges currently working in courts (5 people)

• Experts; technical experts on artificial intelligence (4 people), in private or public organizations

2.2. Collection of Data and Analysis

Semi-structured interviews were employed in the study. The questions sent online to the participants included 'what they think of AI, how it will be integrated into education, the future outlook, the positive and negative implications they have on AI in education' along with additional questions. With the answers to the above questions, participants'

perceptions of the use of artificial intelligence in education were analysed. Questions to examine participants' opinions within the research were prepared by taking the opinions of three experts in the field of educational sciences. The questions were first sent to the participants in an online form and filled in. Later, to get more detailed information on the subject, face-to-face interviews were held with the participants about what they wrote in the form. In the first data collection, the participants were assumed to express themselves better alone in writing, while in the second voluntary face-to-face meeting, the researchers revealed the points needed more clarification as assumed by the researchers. All the data were analysed according to the content analysis method from codes to more holistic themes. The aim here is to examine the data collected from all the participants line by line. First, codes were formed, leading to themes, which are ultimately comparable to the literature. In each coding stage and in determining the themes, all the lines were taken into consideration. In the findings part, more explanation was given to the codes highlighted in the analysis (e.g., individualization of instruction). The participants' views on AI are investigated within their existing experience and

understanding of AI with possible scenarios in their minds. Only one question (the last question).

2.3. Trustworthiness

In qualitative research, trustworthiness bears a paramount importance. To employ a more trustworthy process in the study, the data collection, coding, tabulation and reporting stages of qualitative research are followed by an expert academician in the field. In addition, the researchers stated their preliminary assumptions regarding the subject. Preliminary judgments of participants were asked. There was a comprehensive analysis independent of three academicians: an analyst triangulation. The data source triangulation method (Streubert & Carpenter, 2011) was used.

We also tried to examine many different studies on AI from health to industry to enable perspective triangulation. Triangulation means the use of multiple methods or data sources in qualitative research in developing a comprehensive understanding of cases or phenomena (Patton, 1999). The participation of experts from different fields in the study on artificial intelligence in education provided a rich and different data source. The compatibility of the data with similar studies in the literature was examined in detail. A content comparison was done by providing data and results from multiple data sources. The researchers' prejudices were minimized. Raw data and analysed versions are retained for possible controls later. The working process, purpose and methods were clearly stated to the participants. The participants and the process were explained in detail regarding transferability. They were informed about ethical codes, and they were told that they could quit the study any time they want.

3. Findings

The main themes obtained in this section are built on the codes most emphasized by the participants. The codes specified within the scope of the themes are not sorted according to any frequency value; however, the most highlighted ones are given with their explanation below. Upon participants' consent, the codes and expressions in the final findings are seen to be confirmed by participants with different specialties. When the data was analysed, it was first seen that the participants firstly emphasized the products, applications, and outputs that will enter our lives with the arrival of artificial intelligence, and all other themes are xplained below. Since participants touched upon many aspects under products, drawbacks, benefits, suggestions, we tried to give a few general quotations under each dimension that covers the them The interviews with the participants produced four main themes and one descriptive theme on AI in education. The first theme was about the products, which included solid AI media, applications, or outcomes in the near future. These ranged from simulation programs, evaluation-testing support systems, VR class and assistant robots to personalized learning systems. One of the most concurrent topics on AI as an imminent outcome is its impact on personalized learning with the tools it provides. Artificial intelligence in education can provide strong technical support for personalized learning (Chang & Lu, 2019). Goksel and Bozkurt (2019), upon their analysis of papers on education and AI studies, found adaptive learning, personalization and learning styles as the central key nodes and concepts. This means that adopting a one-size-fits-all approach can be replaced by the use of AI in education with tailored learning for each student. So, we can infer that progress in education can fulfil the requirements of optimum learning with AI and its supporting tools, being a huge help in assisting teachers and students. Abdelsalam, (2014) in this regard, proposed an intelligent tutoring system (ITS) based on mastery learning strategy. The second theme was about the drawbacks and risks. Participants in the study believed that a pervasive use of AI would lead to an overly mechanical way of information processing, pragmatic approach, much focus on the knowledge rather than the aesthetic feelings, lesser room for teachers, ethical and security-related problems, and negative social effects in relationships. In the existing case, the uncontrolled, inappropriate or excessive use of the mobile phone already seems to cause behavioural, social and affective problems (Choliz, 2010). This may be deepened with the unconscious integration of AI into the human life and phones as participants noted that mobile devices already stripped people of their social interactions, and they really wonder about the next step with AI development in the mobile world. The participants think there will be fewer places for teachers in schools and more places for robot assistants. Parallel to those observations, Picciano (2019) asserts that the majority of people with displaced jobs will be in white-collar and professional areas, such as teaching, law, medicine and the corporate sector. One of the fears most faced in the community about AI is the elimination of jobs. Picciano (2019) also hints that it is not AI or machines that will replace human work; rather, it is people with the ability to use smart machines or intelligent systems that will overpower those who do not. Roll and Wylie (2016), writing about the role of teachers, assert that teaching in existing context will not stay same any longer; thus, teachers should assume the roles of mentors, teaching their students lifelong skills, interaction, going out of the normal zone, and focusing on life problems. Even though we have not reached the level of artificial intelligence that TV programs portray, the development of artificial intelligence is accelerating. A common point in the comments of the participants, either as a result of movies or a fear of smart tools in the community, is related to Isaac Asimov's book I, Robot, and the adapted film. Some participants mentioned robot laws by Isaac Asimov, which can be given as below (Asimov, 2004):

1. A robot may not injure a human being or, through inaction, allow a human being to come to harm, except when required to do so in order to prevent greater harm to humanity itself.
2. A robot must obey any orders given to it by human beings, except where such orders would conflict with the First
Law or cause greater harm to humanity itself.
3. A robot must protect its own existenc

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N.E.P. - DEGITILIZATION IN EDUCATION, SMART CLASSES AND COMPUTER LAB

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❖ABSTRACTS :

The **National Education Policy of India 2020** (**NEP 2020**), which was started by the Union Cabinet of India on 29 July 2020, outlines the vision of new education system of India. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2030.

Shortly after the release of the policy, the government clarified that no one will be forced to study any particular language and that the medium of instruction will not be shifted from English to any regional language. The language policy in NEP is a broad guideline and advisory in nature; and it is up to the states, institutions, and schools to decide on the implementation. Education in India is a Concurrent List subject.

On the 1st August 2022, the Press Information Bureau informed that according to the "Unified District Information System for Education Plus" (UDISE+) 2020-21, 28 languages are to be used in teaching and learning in grades (1-5). The languages are: Assamese, Bengali, Gujarati, Hindi, Kannada, Konkani, Malayalam, Meitei (Manipuri), Marathi, Nepali, Maithili, Odia, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, English, Bodo, Khasi, Garo, Mizo, French, Hmar, Karbi, Santhali, Bhodi, Purgi. new education policy general formula [5+3+3+4] based . New education policy is based on the student and is not dependent on government jobs for starting their own business .the major change of the student is learning one foreign language and choosing the different stream after 8th class.

❖BACKGROUND :

The NEP 2020 replaces the National Policy on Education of 1986. In January 2015, a committee under former Cabinet Secretary T. S. R. Subramanian started the consultation process for the New Education Policy. Based on the committee report, in June 2017, the draft NEP was submitted in 2019 by a panel led by former Indian Space Research Organisation (ISRO) chief Krishnaswamy Kasturirangan. The Draft New Education Policy (DNEP) 2019, was later released by Ministry of Human Resource Development, followed by a number of public consultations. The Draft NEP was 484 pages. The Ministry undertook a rigorous consultation process in formulating the draft policy: "Over two lakh suggestions from 2.5 lakh gram panchayats, 6,600 blocks, 6,000 Urban Local Bodies (ULBs), 676 districts were received."

❖INTERNATIONAL BRANCH CAMPUSES :

After a failed attempt to import international branch campuses in 2012, the NEP 2020 renewed the effort by explicitly allowing for foreign universities to establish campuses in India as well as giving permission for IITs to set up campuses overseas. The policy sets a grand goal of utilizing international education to reestablish India as a Vishwa Guru (or world teacher), which was reiterated by India's Vice President, M. Venkaiah Naidu, who expressed a desire to establish India to attract global academic talent. Scholars have raised question about the idea of importing higher education institutions from other questions in order to advance a goal of positioning the country as a world teacher.

❖ **TEACHERS :**

The NEP 2020 puts forward many policy changes regarding teachers and teacher education. To become a teacher, a 4-year Bachelor of Education will be the minimum requirement needed by 2030. The teacher recruitment process will also be strengthened and made transparent. The National Council for Teacher Education

will frame a National Curriculum Framework for Teacher Education by 2021 and a National Professional Standards for Teachers by 2022.

❖ **EDTECH :**

Under NEP 2020, EdTech companies and startups are provided with necessary guidelines and impetus to develop learning management systems, ERP softwares, assessment platforms, online labs etc. for schools and universities. National Educational Technology Forum (NETF), an autonomous body is also created to facilitate exchange of ideas on technology usage to improve learning. In September 2021, in line with NEP, NITI Aayog partnered with Byju's to provide free access to its tech-driven learning programmes to engineering aspirants from 112 districts.

❖ **SYNCHRONOUS AND ASYNCHRONOUS :**

E-learning may either be synchronous or asynchronous. Synchronous learning occurs in real-time, with all participants interacting at the same time. In contrast, asynchronous learning is self-paced and allows participants to engage in the exchange of ideas or information without the dependency on other participants' involvement at the same time.

Synchronous learning refers to exchanging ideas and information with one or more participants during the same period. Examples are face-to-face discussion, online real-time live teacher instruction and feedback, Skype conversations, and chat rooms or virtual classrooms where everyone is online and working collaboratively at the same time. Since students are working collaboratively, synchronized learning helps students become more open-minded because they have to actively listen and learn from their peers. Synchronized learning fosters online awareness and improves many students' writing skills.

Asynchronous learning may use technologies such as learning management systems, email, blogs, wikis, and discussion boards, as well as web-supported textbooks, hypertext documents, audio video courses, and social networking using web 2.0. At the professional educational level, training may include virtual operating rooms. Asynchronous learning is beneficial for students who have health problems or who have childcare responsibilities. They have the opportunity to complete their work in a low-stress environment and within a more flexible time frame. In asynchronous online courses, students are allowed the freedom to complete work at their own pace. Being non-traditional students, they can manage their daily life and school and still have the social aspect. Asynchronous collaborations allow the student to reach out for help when needed and provide helpful guidance, depending on how long it takes them to complete the assignment. Many tools used for these courses are but are not limited to: videos, class discussions, and group projects. Through online courses, students can earn their diplomas faster, or repeat failed courses without being in a class with younger students. Students have access to various enrichment courses in online learning, still participate in college courses, internships, sports, or work, and still graduate with their classes.

❖LINEAR LEARNING:

Computer-based training (CBT) refers to self-paced learning activities delivered on a computer or handheld devices such as a tablet or smartphone. CBT initially delivered content via CD-ROM, and typically presented content linearly, much like reading an online book or manual. For this reason, CBT is often used to teach static processes, such as using software or completing mathematical equations. Computer-based training is conceptually similar to web-based training (WBT), which is delivered via Internet using a web browser.

Assessing learning in a CBT is often by assessments that can be easily scored by a computer such as multiple-choice questions, drag-and-drop, radio button, simulation, or other interactive means. Assessments are easily scored and recorded via online software, providing immediate end-user feedback and completion status. Users are often able to print completion records in the form of certificates.

CBTs provide learning stimulus beyond traditional learning methodology from textbook, manual, or classroom-based instruction. CBTs can be a good alternative to printed learning materials since rich media, including videos or animations, can be embedded to enhance learning.

However, CBTs pose some learning challenges. Typically, the creation of effective CBTs requires enormous resources. The software for developing CBTs is often more complex than a subject matter expert or teacher is able to use. The lack of human interaction can limit both the type of content that can be presented and the type of assessment that can be performed and may need supplementation with online discussion or other interactive elements.

❖COLLABORATIVE LEARNING :

Computer-supported collaborative learning (CSCL) uses instructional methods designed to encourage or require students to work together on learning tasks, allowing social learning. CSCL is similar in concept to the terminology, "e-learning 2.0" and "networked collaborative learning" (NCL). With Web 2.0 advances, sharing information between multiple people in a network has become much easier and use has increased. One of the main reasons for its usage states that it is "a breeding ground for creative and engaging educational endeavors." Learning takes place through conversations about content and grounded interaction about problems and actions. This collaborative learning differs from instruction in which the instructor is the principal source of knowledge and skills. The neologism "e-learning 1.0" refers to direct instruction used in early computer-based learning and training systems (CBL). In contrast to that linear delivery of content, often directly from the instructor's material, CSCL uses social software such as blogs, social media, wikis, podcasts, cloud-based document portals, and discussion groups and virtual worlds. This phenomenon has been referred to as Long Tail Learning. Advocates of social learning claim that one of the best ways to learn something is to teach it to others. Social networks have been used to foster online learning communities around subjects as diverse as test preparation and language education. Mobile-assisted language learning (MALL) is the use of handheld computers or cell phones to assist in language learning.

Collaborative apps allow students and teachers to interact while studying. Apps are designed after games, which provide a fun way to revise. When the experience is enjoyable, the students become more engaged. Games also usually come with a sense of progression, which can help keep students motivated and consistent while trying to improve.

❖TECHNOLOGIES :

Educational media and tools can be used for:

- task structuring support: help with how to do a task (procedures and processes),
- access to knowledge bases (help user find information needed)
- alternate forms of knowledge representation (multiple representations of knowledge, e.g. video, audio, text, image, data)

Numerous types of physical technology are currently used: digital cameras, video cameras, interactive whiteboard tools, document cameras, electronic media, and LCD projectors. Combinations of these techniques include blogs, collaborative software, e Portfolios, and virtual classrooms.

The current design of this type of application includes the evaluation through tools of cognitive analysis that allow to identify of which elements optimize the use of these platforms.

❖AUDIO AND VIDEO :

Video technology has included VHS tapes and DVDs, as well as on-demand and synchronous methods with digital video via server or web-based options such as streamed video and webcams. Videotelephony can connect with speakers and other experts. Interactive digital video games are being used at K-12 and higher education institutions.

Radio offers a synchronous educational vehicle while streaming audio over the internet with webcasts and podcasts can be asynchronous. Classroom microphones, often wireless, can enable learners and educators to interact more clearly.

Screen casting allows users to share their screens directly from their browser and make the video available online so that other viewers can stream the video directly. The presenter thus has the ability to show their ideas and flow of thoughts rather than simply explain them as simple text content. In combination with audio and video, the educator can mimic the one-on-one experience of the classroom. Learners have the ability to pause and rewind, to review at their own pace, something a classroom cannot always offer.

Webcams and webcasting have enabled the creation of virtual classrooms and virtual learning environment. Webcams are also being used to counter plagiarism and other forms of academic dishonesty that might occur in an e-learning environment.

❖COMPUTERS, TABLETS, AND MOBILE DEVICES :

Teaching and learning online

Collaborative learning is a group-based learning approach in which learners are mutually engaged in a coordinated fashion to achieve a learning goal or complete a learning task. With recent developments in smartphone technology, the processing powers and storage capabilities of modern mobiles allow for advanced development and the use of apps. Many app developers and education experts have been exploring smartphone and tablet apps as a medium for collaborative learning.

Computers and tablets enable learners and educators to access websites as well as applications. Many mobile devices support m-learning.

Mobile devices such as clickers and smartphones can be used for interactive audience response feedback. Mobile learning can provide performance support for checking the time, setting reminders, retrieving worksheets, and instruction manuals.

Such devices as iPads are used for helping disabled (visually impaired or with multiple disabilities) children in communication development as well as in improving physiological activity, according to the stimulation Practice Report.

Computers in the classroom have been shown to increase rates of engagement and interest when computers and smart devices are utilized educationally in classrooms.

❖COLLABORATIVE AND SOCIAL LEARNING :

Group webpages, blogs, wikis, and Twitter allow learners and educators to post thoughts, ideas, and comments on a website in an interactive learning environment. Social networking sites are virtual communities for people interested in a particular subject to communicate by voice, chat, instant message, video conference, or blogs. The National School Boards Association found that 96% of students with online access have used social networking technologies and more than 50% talk online about schoolwork. Social networking encourages collaboration and engagement and can be a motivational tool for self-efficacy amongst students.

❖WHITEBOARDS :

Combination whiteboard and bulletin board

Interactive whiteboard in 2007

There are three types of whiteboards. The initial whiteboards, analogous to blackboards, date from the late 1950s. The term whiteboard is also used metaphorically to refer to virtual whiteboards in which computer software applications simulate whiteboards by allowing writing or drawing. This is a common feature of groupware for virtual meetings, collaboration, and instant messaging. Interactive whiteboards allow learners and instructors to write on the touch screen. The screen markup can be on either a blank whiteboard or any computer screen content. Depending on permission settings, this visual learning can be interactive and participatory, including writing and manipulating images on the interactive whiteboard.

❖VIRTUAL CLASSROOM :

A virtual learning environment (VLE), also known as a learning platform, simulates a virtual classroom or meetings by simultaneously mixing several communication technologies. Web conferencing software enables students and instructors to communicate with each other via webcam, microphone, and real-time chatting in a group setting. Participants can raise their hands, answer polls, or take tests. Students can whiteboard and screen cast when given rights by the instructor, who sets permission levels for text notes, microphone rights, and mouse control.

A virtual classroom provides an opportunity for students to receive direct instruction from a qualified teacher in an interactive environment. Learners can have direct and immediate access to their instructor for instant feedback and direction. The virtual classroom provides a structured schedule of classes, which can be helpful for students who may find the freedom of asynchronous learning to be overwhelming. Besides, the virtual classroom provides a social learning environment that replicates the traditional "brick and mortar" classroom. Most virtual classroom applications provide a recording feature. Each class is recorded and stored on a server, which allows for instant playback of any class over the course of the school year. This can be extremely useful for students to retrieve missed material or review concepts for an upcoming exam. Parents and auditors have the conceptual ability to monitor any classroom to ensure that they are satisfied with the education the learner is receiving.

In higher education especially, a virtual learning environment (VLE) is sometimes combined with a management information system (MIS) to create a managed learning environment, in which all aspects of a course are handled through a consistent user interface throughout the institution. Physical universities and newer online-only colleges offer to select academic degrees and certificate programs via the Internet. Some programs require students to attend some campus classes or orientations, but many are delivered completely online. Several universities offer online student support services, such as online advising and registration, e-counseling, online textbook purchases, student governments, and student newspapers.

Due to the COVID-19 pandemic, many schools have been forced to move online. As of April 2020, an estimated 90% of high-income countries are offering online learning, with only 25% of low-income countries offering the same.

❖LEARNING OBJECTS STANDARDS :

Much effort has been put into the technical reuse of electronically based teaching materials and, in particular, creating or re-using learning objects. These are self-contained units that are properly tagged with keywords, or other metadata, and often stored in an XML file format. Creating a course requires putting together a sequence of learning objects. There are both proprietary and open, non-commercial and commercial, peer-reviewed repositories of learning objects such as the Merlot repository. Sharable Content Object Reference Model (SCORM) is a collection of standards and specifications that applies to certain web-based e-learning. Other specifications, such as Schools Interoperability Framework, allow for the transporting of learning objects, or for categorizing metadata (LOM).

Online college course enrollment has seen a 29% increase in enrollment with nearly one-third of all college students, or an estimated 6.7 million students are currently enrolled in online classes. In 2009, 44% of post-secondary students in the USA were taking some or all of their courses online, which was projected to rise to 81% by 2014.

Although a large proportion of for-profit higher education institutions now offer online classes, only about half of private, non-profit schools do so. Private institutions may become more involved with online presentations as the costs decrease. Properly trained staff must also be hired to work with students online. These staff members need to understand the content area, and also be highly trained in the use of the computer and Internet. Online education is rapidly increasing, and online doctoral programs have even developed at leading research universities.

Although massive open online courses (MOOCs) may have limitations that preclude them from fully replacing college education, such programs have significantly expanded. MIT, Stanford and Princeton University offer classes to a global audience, but not for college credit. University-level programs, like edX founded by Massachusetts Institute of Technology and Harvard University, offer a wide range of disciplines at no charge, while others permit students to audit a course at no charge but require a small fee for accreditation. MOOCs have not had a significant impact on higher education and declined after the initial expansion, but are expected to remain in some form. Lately, MOOCs are used by smaller universities to profile themselves with highly specialized courses for special-interest audiences, as for example in a course on technological privacy compliance.

❖ **BENEFITS :**

Effective technology use deploys multiple evidence-based strategies concurrently (e.g. adaptive content, frequent testing, immediate feedback, etc.), as do effective teachers. Using computers or other forms of technology can give students practice on core content and skills while the teacher can work with others, conduct assessments, or perform other tasks. Through the use of educational technology, education is able to be individualized for each student allowing for better differentiation and allowing students to work for mastery at their own pace.

Modern educational technology can improve access to education, including full degree programs. It enables better integration for non-full-time students, particularly in continuing education, and improved interactions between students and instructors. Learning material can be used for long-distance learning and are accessible to a wider audience. Course materials are easy to access. In 2010, 70.3% of American family households had access to the internet. In 2013, according to Canadian Radio-Television and Telecommunications Commission Canada, 79% of homes have access to the internet. Students can access and engage with numerous online resources at home. Using online resources can help students spend more time on specific aspects of what they may be learning in school but at home. Schools like the Massachusetts Institute of Technology (MIT) have made certain course materials free online. Although some aspects of a classroom setting are missed by using these resources, they are helpful tools to add additional support to the educational system. The necessity to pay for transport to the educational facility is removed.

Students appreciate the convenience of e-learning, but report greater engagement in face-to-face learning environments. Colleges and universities are working towards combating this issue by utilizing WEB 2.0 technologies as well as incorporating more mentorships between students and faculty members.

According to James Kulik, who studies the effectiveness of computers used for instruction, students usually learn more in less time when receiving computer-based instruction, and they like classes more and develop more positive attitudes toward computers in computer-based classes. Students can independently solve problems. There are no intrinsic age-based restrictions on difficulty level, i.e.

students can go at their own pace. Students editing their written work on word processors improve the quality of their writing. According to some studies, the students are better at critiquing and editing written work that is exchanged over a computer network with students they know. Studies completed in "computer intensive" settings found increases in student-centric, cooperative, and higher-order learning, writing skills, problem-solving, and using technology. In addition, attitudes toward technology as a learning tool by parents, students, and teachers are also improved.

❖ **DISADVANTAGES :**

Globally, factors like change management, technology obsolescence, and vendor-developer partnership are major restraints that are hindering the growth of the Educational technology market.

In the US, state and federal government increased funding, as well as private venture capital, has been flowing into the education sector. However, as of 2013, none were looking at technology return on investment (ROI) to connect expenditures on technology with improved student outcomes.

New technologies are frequently accompanied by unrealistic hype and promise regarding their transformative power to change education for the better or in allowing better educational opportunities to reach the masses. Examples include silent film, broadcast radio, and television, none of which have maintained much of a foothold in the daily practices of mainstream, formal education. Technology, in and of itself, does not necessarily result in fundamental improvements to educational practice. The focus needs to be on the learner's interaction with technology—not the technology itself. It needs to be recognized as "ecological" rather than "additive" or "subtractive". In this ecological change, one significant change will create total change.

According to Branford et al., "technology does not guarantee effective learning", and inappropriate use of technology can even hinder it. A University of Washington study of infant vocabulary shows that it is slipping due to educational baby DVDs. Published in the Journal of Pediatrics, a 2007 University of Washington study on the vocabulary of babies surveyed over 1,000 parents in Washington and Minnesota. The study found that for every hour that babies 8–16 months of age watched DVDs and Videos, they knew 6-8 fewer of 90 common baby words than the babies that did not watch them. Andrew Meltzoff, a surveyor in this study, states that the result makes sense, that if the baby's "alert time" is spent in front of DVDs and TV, instead of with people speaking, the babies are not going to get the same linguistic experience. Dr. Dimitri Chistakis, another surveyor reported that the evidence is mounting that baby DVDs are of no value and may be harmful.

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NEP 2020 and Digitalization of Education

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Introduction

The New Education Policy (NEP) 2020 has been released by the newly renamed Ministry of Education (formerly Ministry of Human Resource Development) and approved by the Union Cabinet of India in July 2020. The vision of NEP 2020 is to reshape and transform the education system and structure in the country. It aims at universalisation of education from pre-school to secondary level.

Its Highlights

The Government of India announced New National Education Policy 2020 on July 29, 2020. This comprehensive education policy proposes revolutionary changes in the fundamental framework of educational system at various levels in the country, and replaces the old education policy which was adopted way back in the year 1986.

The NEP 2020 lays down the framework for transformational reforms in school and higher education systems in the country. The new policy targets a 100% Gross Enrolment Ratio (GER) in education in next 10 years (by the year 2030) and also envisions universalisation of education from pre-school to secondary level. The structure of school education has been overhauled with the addition of pre-schooling provision for kids.

The aims of the policy are also increasing the higher education GER to 50% by 2035. The NEP 2020 intends to boost the spending on education by enhancing the education budget to a level of 6% of the GDP. As per the policy document, the Centre and the States will work together to increase the public investment in the Education sector to reach the targeted budget of 6% of GDP at the earliest.

Further, the NEP 2020 has made provision for a single regulator in higher education. This means that current regulators like UGC, AICTE etc will be replaced by one central regulator (by the name of HECI or Higher Education Commission of India) for all domains of higher education.

The NEP 2020 also brings flexibility for students to choose subjects in place of streams for their higher education. This aims at strengthening the cross-functional study environment and developing critical thinking amongst students. Also, multiple entry and exit options will be there for students in the form of certificate, diploma and degree during their higher education.

In this article, Buddy4Study enlists key elements of the New Education Policy which is also termed as NEP 2020.

Higher Education

The NEP 2020 has provisions for flexible UG courses with multiple entry and exit options for students. For example, a student can exit just after 1st year of graduation with a certificate in hand. Similarity, an exit option after 2nd year comes with an Advanced Diploma and 3rd year exit will be conferred with a Bachelor's Degree. A new addition is the 4th year of UG programme which comes with a tag of Bachelor's Degree with Research.

The National Education Policy 2020 abolishes multiple regulatory bodies in higher education such as UGC, AICTE etc. Instead, all the existing regulatory bodies, except for those dealing in medical and law education, will come under one umbrella called The Higher Education Commission of India (HECI). This central regulator will have four arms to work on different functions – Regulation, Funding, Standard Setting and Accreditation.

Further, the new policy focuses on providing graded autonomy to affiliated institutions over the next 15 years.

The policy also makes a provision for a central body which will work on online learning options and enhance the use of technology in higher education so that it becomes more accessible for masses and also remain in sync with the evolving needs of students.

New National Education Policy (NEP) 2020 – School Education

School education will witness a structural change under the New Education Policy. Besides introducing the 3-year pre-schooling for every child, the NEP also focuses on skill building from very early stages.

As per individual skills and interests, the students will be provided with options of choosing vocational courses from Class 6 itself. Further, the students will also be allowed to do internships as part of the vocational programme. This will also help students excel in their areas of interest.

Another big change is the flexibility of choosing subjects at Higher Secondary level. As per the New Education Policy, there will not be any rigidity of selecting streams like Science, Arts or Commerce. Now, students will be able to choose a set of subjects that they are interested in. This will help nurture their interest and also lead to developing critical thinking among school students.

Thus, the focus will be to help students in learning 'how to think' instead of 'what to think'.

NEP 2020 and Digitalization of Education

COVID-19 pandemic and the relevance of online education:

With the imposition of lockdown due to spread of corona virus all over the world as well as country since March, 2020, attending online classes has become the 'new normal' and have taken centre stage in students' life now. This 'new normal' is a transformed concept of education with online learning at the core of this transformation.

Online education allows students to attend classes from any location of their choice while it allows schools to reach out to an extensive network of students, instead of being restricted by geographical boundaries. Students can clarify their doubts through live chats or forums by staying at the comfort and safety of their home.

On the positive note, online learning has made both teachers and students become more technology savvy. Various mobile phone and computer applications and technology based programs have emerged as an alternative platform to regular classroom teaching during lockdown. Both the teacher and the student community were quick enough to acclimatize with computers and smart phones.

While on the other side, as we all understand the geographic and cultural diversity of India, it also suffers due to the existence of a huge economic divide. Access to online education still remains to be a challenge for many due to various issues like power supply, internet connectivity and affordability of necessary devices. A robust and comprehensive strategy is the need of the hour at an institutional level to address these concerns. Online education has emerged as a suitable alternative amidst this chaos caused by the pandemic. It has become more of a necessity rather than an option. Hence the quality enhancement of online teaching–learning is at a very crucial stage.

EdTech start-ups are fast entering the online education market with the intention to create disruption in the education sector. Many of them are tapping all the right opportunities by providing free online courses to students amidst this crisis.

NEP 2020 and Online Education:

The NEP 2020 has a special focus on online education. Universities and institutions will be conducting pilot research studies for maximizing the benefits of digital learning in India. Online tools and platforms like DIKSHA and SWAYAM (Study Webs of Active learning for Young Aspiring Minds) will be upgraded with new insight to training content, in-class resources, assessment aids, profiles, etc. that will allow seamless interaction. It also focuses on creation of public digital and interoperable infrastructure that can be utilized by multiple platforms.

NEP 2020 emphasizes the creation of virtual labs wherein students can practice their theoretical knowledge and make course content available in different languages. The newly renamed Ministry of Education proposes to set up a dedicated unit for promotion of digital learning. The dedicated unit will comprise experts from the field of education, educational technology, administration, and e-governance who will focus on online learning needs of both the school and higher education. More emphasis will be given to online assessment and examinations.

The present age is driven by digital technology and whole globe come under the influence of internet and World Wide Web. The internet equipped both the education seeker as well as education provider and laid them together under the virtual roof. Due to which the concept of virtual classroom is already popularized across the globe. Therefore, in the modern era, the role of online technology in providing the education is vital and with its flexible nature the online educational technology has gained popularity. The online education is now more accessible to the less privileged groups in comparison to the centralized classroom education system.

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A WOMEN ENTREPRENEUR IN INDIA

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Abstract

Entrepreneurs play a key role in any economy, in India women have been standing tall from the rest of the crowd and achieve success in their respective field despite of societal hurdles.

This paper show the study that is an attempt to generate awareness and to understand the meaning of what women entrepreneurship is and how important it is. The various steps taken by the government, the role of women entrepreneur, SWOT analysis of women entrepreneur and other factors are the main objective of this study.

Keywords

Women entrepreneur, government schemes, role of women entrepreneurs, startups, SWOT analysis.

Introduction

Entrepreneurship is a broad area of research. women entrepreneurship is important for business and economic development. However women faces more difficulty than men. 20.37% women owned SMES business in India. Women entrepreneurs has been recognized as an important source of economic growth. Women entrepreneur create new jobs for themselves and others too. Women entrepreneurs has been witnessed in traditional business and industries like lifestyle, retail, hospitality, home bakers etc. The sixth economic census by the ministry of statistics and program shows that 13.76% of total entrepreneurs in India is women, that is just 8.05 million out of total 58.5 million entrepreneurs.

According to definition given by government of India - "A women entrepreneurs is defined as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% employment generated to women.

Female entrepreneurship is refers to the organization or a group of women that run the business together. Role of women entrepreneurs have been increased because of education, industrialization, urbanization and awareness of domestic value. In India women entrepreneurs can be categorized in five categories:

(1) Affluent entrepreneurs:These are daughters and wives of wealthy businessmen. These women have the financial aid and the necessary resources to start a new enterprise and take business risks.

(2) Pull entrepreneurs: These are educated women living in urban areas with or without work experience who take the risk of a new enterprise with the help of financial institutions and commercial banks.

(3) Push entrepreneurs:These women take up some business activity in order to overcome financial difficulties.

(4) Rural entrepreneurs: These women belong to rural areas and choose a business suiting their resources and knowledge.

(5) Self entrepreneurs: They are uneducated women who fall below the poverty line. They choose tiny and small enterprise which are convenient to manage and adequate for the sustenance of her family.

Objectives

- To know awareness and understand the meaning of women entrepreneurship.
- To study the government cooperation against women entrepreneurship.
- To study the SWOT analysis of women entrepreneur in India.
- To indentify the role of women entrepreneurs in Indian economy.

Literature Reviews

Anjali Singh et al. (2014) has carryout research onRole of Women Entrepreneurs in India the main purpose behind this research is to study the Government cooperation against the women entrepreneurs development program in India and the SWOT Analysis of Women Entrepreneurs in India Women entrepreneurs are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise, but simultaneously women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities etc.

Ms. Yogita Sharma (2013)has carryout research on Women Entrepreneur In India India is a male dominated society and women are assumed to be economically as well as socially dependent on male members. Government takes various steps for the upliftment of women entrepreneurs in 7th five year plan, 8th five year plan and in 9th five year plan.

Cohoon, Wadhwa & Mitchell, (2010)present a detailed exploration of men & women entrepreneurs motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather than gender.

Dr. JeetendraTalreja (2017) studied on Women Entrepreneur In India Women entrepreneur are those women who think of a business enterprise, initiate it organize and combine the factors of production, operate the enterprise, undertake risk and handle economic uncertainties involved in running a business enterprise. Women entrepreneurship has been recognized as an important source of economic growth.

SangharshaBaliramSawale and MadhaveeDevraoKarpe (2019)has study on Skill Development and Women Entrepreneurs in India India is a developing country, which makes it very important for the government to promote entrepreneurship more. The government today is providing a lot of useful schemes for women as well, then job-seeking youth. All we need to day is include a feeling of entrepreneurship in the youth today.

Research Methodology

This study focus on secondary data collected from various books, national and international journals, published reports of RBI, census surveys, news papers, publication from various web sites, which focus on various aspects of women entrepreneurship.

Successful Women Entrepreneurs in India

- ❖Falguni Nayar – Founder of Nykaa
- ❖Aditi Gupta – Co-Founder of Menstrupedia
- ❖Vani Kola – CEO of Kalaari Capital
- ❖Priya Paul – Chairperson of park Hotels
- ❖KiranMazumdar-Shaw, Founder of Biocon
- ❖RichaKar, Co-Founder & CEO of Zivame
- ❖JyotiNaik, Ex-President, ShriMahilaGrihaUdyog, LijjatPapad
- ❖UpmaKapoor, Founder of Teal & Terra
- ❖VandanaLuthra – Founder of VLCC
- ❖KalpanaSaroj – Chairperson, Kamani Tubes

Indian Government Initiatives to Help Women Entrepreneurs

1. Bharathiya Mahila Bank Business Loan

Bharathiya Mahila Bank was established for women who dream big despite a lack of resources. It offers loans of up to □20 crores to female entrepreneurs looking to start manufacturing business. If the loan amount sought is less than □1 crore, collateral is not required.

2. Mudra Yojana Scheme

Mudra Yojana is a scheme that might benefit women seeking to start or expand their small business. Though this is not a scheme designed exclusively for women, it is highly beneficial. Women entrepreneurs can apply for a loan ranging between □50000 to □10 lakh.

The scheme is divided into three categories:

- Shishu: loans up to □50,000/-
- Kishor: loans above □50,000/- and up to □5 lakh
- Tarun: loans above □5 lakh and up to□10 lakh

3. Dena Shakti Scheme

Dena Shakti Scheme is a scheme that provides loans for women entrepreneurs in the following sectors:

- Partnership firm business
- Retail stores
- Manufacturing sector
- Microcredit organizations
- Housing
- Education

If you are planning to start a business in any of the above industries, you can use this scheme. The maximum loan limit is □20 lakhs, and the loan you can apply for will depend on which sector you are applying under.

4. Udyogini Scheme

The Udyogini Scheme is specifically for those women who come from a family with an income of below □1.5 lakhs per annum. You can avail a loan of up to □3 lakhs at a very low-interest rate. Widowed, destitute, or disabled women can apply for a loan under this scheme.

5. Cent Kalyani Scheme

Want to start or expand your SME? Cent Kaylani is a scheme by the Central Bank of India for women like you. Under the scheme loans, up to □100 lakhs are sanctioned without any collateral or processing fees.Except for self-help groups, retail trade, and educational and training institutions, every other type of business is eligible under this scheme.

6. Mahila Udyam Nidhi Scheme

The Mahila Udyam Nidhi Scheme was launched by Punjab National Bank and is geared towards supporting Small Scale Industries (SSI). The scheme aims to promote modernisation and technological advancement in these small scale industries by providing hassle-free loans. The maximum loan amount that is sanctioned under this scheme is 10 lakhs and the borrower gets 10 years to repay the loan. That includes a moratorium period of up to 5 years.

7. Women Entrepreneurship Platform (WEP)

The government of India, through NITI Aayog has started an initiative called the Women Entrepreneurship platform that brings together women entrepreneurs and sponsors willing to support them, all in one place.

If you are a budding women entrepreneur, you can join this community.

At WEP the following benefits can be availed

- Incubation and acceleration program for businesses in their initial stages
- Skill training and mentorship programs to learn about entrepreneurship and leadership
- Assistance in marketing
- Support for ensuring compliance with laws and regulations
- Funding and financial assistance
- A community and network of like-minded women.

SWOT analysis of women entrepreneur in India.

SWOT Analysis is a parameter to examine the growth and performance of women entrepreneurs development in India.

Strength

- ➢Women entrepreneur can be defined as a confident, innovative and creative women capable of achieving self economic independence individually or in collaboration, generate employment opportunities for others .
- ➢Women prefer to work from their own residence, difficulty in getting suitable jobs and desire for social recognition motivates them self–employment.

Weaknesses

- Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field.
- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations.
- Achievement motivation of the women folk found less compared to male members.
- The greatest deterrent to women entrepreneurs is that they are women.

Opportunity

- Women inculcate entrepreneurial values and involve greatly in business dealings.
- Business opportunities that are approaching for women entrepreneurs are eco– friendly technology, Bio-technology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic materials, Mineral water, Herbal & health care, Food, fruits and vegetables processing.
- Women entrepreneurs avail new opportunities in the rural areas such as Ice cream, channel products, papads and pickles and Readymade garments.

Threats

- Fear of expansion and Lack of access to technology.
- Lack of self–confidence, will power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work.
- Credit discrimination and Non Cooperative officials.
- Insecure and poor infrastructure and Dealing with male laborers.
- Indian women give emphasis to family ties and relationships.

Role of Women in India's Economy

- In India 20.37% of women are MSME owners which account for 23.3% of the labour force.
- They are considered to be the backbone of the economy.
- According to McKinsey Global, India can potentially add US$ 700 billion to global GDP by increasing women's participation in the labour force.
- The percentage of women working in the manufacturing and agriculture sector is higher than that of men. These sectors are usually credited with helping families come out of poverty and contributing to higher household income.
- literacy rates among women grew at 8.8% in FY21, which further highlights the bright prospects of the country.

Conclusion

India was a country where a woman even owning a bank account was considered a major benchmark. However, it currently has over 15.7 million women-owned enterprises, with women leading the start-up ecosystem. This drastic transformation clearly underlines the potential of Indian women and their determination. In the coming decades, India is set to witness a major shift, with women dominating the workforce as well as shaping and enhancing the future of the country. It is estimated that over 30 million more women-owned businesses are expected to provide 150–170 million jobs by 2030. This could be a game changer and help the economic outlook look brighter than ever.

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A STUDY OF LATEST TRENDS IN THE INDIAN BANKING AND FINANCIAL SYSTEM

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Abstract:

The banking and financial sector is a crucial component of any nation's economy. The expansion of the nation's economy is significantly influenced by the efficient operation of the banking and financial systems. In modern times, the operation of these sectors is greatly influenced by digital technology.

Banks and other financial institutions have recently increased their reliance on digital banking and modernized their digital banking infrastructure by investing money and resources in cutting-edge human capital, data, advanced analytics, etc.

Keywords: RBI, Digitization, Block Chain, AI, Fintech, UPI.

Introduction:

Everyday life depends on money in some way. Money evolved from coins to paper money to credit cards to UPI and then to block chain. Because of the flexibility of time, newer trends in transactions are gaining ground quickly since customers find them to be simple and convenient. The adoption of technology in the banking sector led to a number of systemic technological improvements. The transition from the conventional banking system to the technology banking system is exemplified by the introduction of Fintech companies, Internet banking, and mobile banking.

In this essay, we'll discuss the most current developments that the banking and financial industries have adopted to boost efficiency.

Digitization

Since technology developed quickly, digital services became a crucial component of banking operations because these institutions had to keep up with the times and incorporate convenience-enhancing technologies. In India, the first stage of digitization started in the 1980s when information technology was employed for routine tasks like bookkeeping and customer service. To enhance the customer experience, basic banking systems were gradually adopted as well. The biggest change occurred in the 1990s when deregulation made the Indian market accessible to the rest of the world. The establishment of private and foreign banks accelerated technological advancements in the banking industry. Customers can now access banking services from anywhere thanks to features like online banking, IMPS (Immediate Payment Service), RTGS (Real Time Gross Settlement), and telebanking.

Mobile banking

Mobile banking is a service offered by the bank that enables customers to do financial transactions using a mobile device, such as a phone or tablet. The user can bank whenever they want, anywhere with mobile banking. Compared to online banking, mobile banking is more secure. Only one unique device (a Smartphone or tablet) with a SIM card, whose phone number is already associated with the bank account, is capable of carrying out mobile banking. . In order to commit fraud using online banking, a hacker must install logging software, however with mobile banking, the fraudster must steal the mobile phone with the registered sim card, which makes it more difficult for the fraudster to commit fraud. Mobile banking is therefore more secure compared to online banking. The bigger challenge for banks is to provide mobile banking solutions to any mobile device.

With mobile banking, one can access various services such as accessing a bank statement, opening and monitoring a fixed deposit, money transfer, other banking services, etc.

Block chain

Block chain is a solid technology that is still in its development phase. Data security is an important factor in digital services. Despite technological advances, fraud remains a challenge in the digital industry. Blockchain is the answer to these challenges. Engineering works with computer science, data structures and cryptography.

Block chain, also known as Distributed Ledger Technology (DLT), uses hashing and cryptographic hashing technology to make the history of each digital asset immutable and transparent. A simple analogy to understand block chain technology is the Google Doc. When we create a document and share it with a group of people, the document is shared instead of copied or moved. This creates a decentralized distribution chain that gives everyone simultaneous access to the document. No one is locked in waiting for the other party to make changes, while all document changes are recorded in real time, making changes completely transparent. Of course, block chain is more complex than Google Doc. Block chain is a revolutionary and promising technology because it reduces risks, brings transparency preventing fraud. Block chain consists of three important concepts: blocks, nodes and miners.

Blocks - Each chain consists of several blocks and each block has three main elements:

- **Blocking details :**
  - A 32-bit integer called a nonce. A nonce is randomly generated when a block is created, which then creates the block header.
  - A hash is a 256-bit number concatenated with a nonce. It must start with a large number of zeros (ie be very small).

- When the first block of a chain is created, the nonce creates a hash. The data in the block is considered signed and forever associated with the nonce and hash unless mined.

➢ **Miners :**

- Miners create new blocks on the chain through the mining process. In a blockchain, each block has its own unique nonce and hash, but it is also related to the hash of the previous block in the chain, so mining a block is not easy, especially for large chains.
- Miners use special software to solve the incredibly complex mathematical task of finding a nonce that produces an accepted hash value. Since a nonce is only 32 bits and a hash is 256, there are about four billion possible nonce-hash combinations that must be mined before finding the right one. When this happens, miners are said to have found a "golden nugget" and their block is added to the chain. Changing any previous block in the chain requires remembering not only the block containing the change, but all subsequent blocks. This makes blockchain technology very difficult to manipulate. Think of it as "security in math" because it takes an enormous amount of time and computing power to find gold nuggets. Once a block is successfully mined, all network nodes accept the change and the miner receives a monetary reward.

➢ **Nodes :**

- One of the most important concepts in block chain technology is decentralization. No single computer or organization can belong to a chain. Instead, it is a distributed ledger across chained nodes. Nodes can be any electronic device that keeps copies of the block chain and keeps the network running. Each node has its own copy of the block chain, and all newly mined blocks must be algorithmically accepted by the network to keep the chain updated, trusted and authenticated. Because block chains are transparent, all activity on the ledger can be easily controlled and viewed. Each participant receives a unique alphanumeric identification number that identifies their event.
- Combining public information with a system of checks and balances helps the block chain maintain its integrity and build trust between users. Basically, block chains can be thought of as the scalability of trust through technology.

➢ **Unified Payment Interface (UPI) :**

- UPI has emerged as a trend over the past few years that is changing the way we pay and receive money. With this interface, transactions can be done in seconds. Goggle Pay, PhonePay, Paytm, UPI apps of major nationalized and private banks, BHIM (Government of India) are the main interfaces among many other services that enable easy payment even when you are short of cash. Unified Payments Interface (UPI) is a system that integrates multiple bank accounts into a single mobile app (from any participating bank), bringing multiple banking functions, seamless money transfer and merchant payments in one box. It also serves "Peer to Peer" collection request which can be scheduled and paid according to need and convenience. Considering the above context, NPCI conducted a pilot project with 21 member banks. The pilot was launched on 11 April 2016 by Mumbai RBI Governor Dr Raghuram G Rajan. Banks started uploading their UPI-enabled apps to Google Play Store from August 25, 2016.

- **Uniqueness of UPI:**
  - Fast mobile money transfer round the clock 24*7 and 365 days. One mobile app to access different bank accounts. One-Click 2-Factor Authentication – Complies with regulations, but offers a very strong, seamless one-click payment functionality.
  - The client's virtual address for the Pull and Push service provides additional security when the client does not have to enter data such as card number, account number; IFSC etc., QR code. Merchant payment through one application or in-app payments. File a complaint directly from the mobile app.
- **Participants in UPI:**
  - Payee PSP, Payee Pay Service Provider, Payee Bank, Payee Bank, NPCI, Bank Account Holders, Merchants.
- **UPI Benefits for Ecosystem Participants:**
  - Banks - One Click Two Step Authentication, Universal Transaction Application, Leveraging Existing Infrastructure, Safer and Secure Innovative , Payment Based Single/Individual ID, enables smooth business transactions
  - Merchants - smooth collection of money from customers - individual IDs, no risk to store customer's virtual address as in cards, for Napa customers without credit / debit card, suitable for online service and m -Com transaction, solves the problem of COD collection, IAP.
  - Customers – 24*7 availability, one app to access different bank accounts, using virtual ID more secure, no credentials, one click authentication, and complaint directly from mobile app.

➢ **Artificial Intelligence (AI) Robots:**

- Artificial intelligence (AI) has been around for a long time. Artificial intelligence was first conceptualized in 1955 as a branch of computer science and focused on the science of making "intelligent machines" - machines that could imitate the cognitive abilities of the human mind, such as learning and solving problems. Artificial intelligence is expected to have a disruptive impact on most industries, many times greater than the Internet over the last few decades. Organizations and governments around the world are pouring billions of dollars into funding AI research and pilot programs to solve real-world problems that current technology can't solve. With AI, banks can manage data at record speeds to gain valuable insights. In addition, features such as digital payments, artificial intelligence bots and biometric fraud detection systems continue to provide quality services to a wider customer base. Artificial intelligence covers a wide range of technologies including machine learning, natural language processing, expert systems, vision, speech, engineering, robotics, etc. The adoption of artificial intelligence in various companies has increased due to the COVID situation. -19 pandemic. The world has been affected by a pandemic, the potential value of artificial intelligence has increased significantly. The focus of AI adoption is limited to improving operational efficiency or operational efficiency. However, AI will become increasingly important as organizations automate their daily operations and understand the data sets affected by COVID-19. It can also be used to improve stakeholder experiences.

- **Some important applications of AI:**
  - **Customer service/engagement (Chatbot):** Chatbots offer a very high ROI in terms of savings, making them one of the most used AI applications across industries. Chatbots can efficiently handle the most frequently used tasks, such as balance inquiry, using mini-statements, money transfers, etc. This helps to reduce the burden caused by other channels like contact centers, online banking.
  - **Robo Advice:** Automated advice is one of the most controversial topics in the financial services industry. The robo-advisor tries to understand the financial situation of the client by analyzing both the information shared by him and the financial history. Based on this analysis and the goals set by the client, the robo-advisor is able to provide appropriate investment recommendations for a specific product category, even as specific as a specific product or stock.
  - **General Purpose / Predictive Analytics:** One of the most common use cases for AI includes general purpose semantic and natural language applications and widely used predictive analytics. Artificial intelligence can detect certain patterns and correlations in data that old technology could not detect before. These models can point to untouched sales opportunities, cross-selling

opportunities, or even operational data on related metrics that directly drive revenue.

- **Cybersecurity:** Artificial intelligence can significantly improve the effectiveness of cyber security systems by using data from past threats and learning patterns and indicators that may not be relevant to predicting and preventing attacks. In addition to preventing external threats, AI can also monitor internal threats or breaches and recommend corrective actions to help prevent data theft or misuse.
- **Credit Scoring / Direct Lending:** Artificial intelligence can significantly improve the effectiveness of cyber security systems by using data from past threats as well as learning models and indicators that may not be relevant to predicting and preventing attacks. In addition to preventing external threats, AI can also monitor internal threats or data breaches and recommend corrective actions to prevent data theft or misuse.

➢ **Fintech Companies:**

- Fintech or financial technology is indeed a disruptive force in the industry. Due to the changing landscape of the financial sector in India, many companies have emerged as a prominent part of this ecosystem. Fintech companies specialize in developing technology solutions that help companies manage the financial aspects of their business, such as new software, applications, processes and business models. Investments in fintech companies have grown dramatically over the past decade, making it a multi-billion dollar industry worldwide. In 2021, banks accelerated their digital banking transformation efforts, investing their capital and resources in data and advanced analytics, as well as innovation and creating a new workforce. Due to the pandemic, banks and fintechs have re-evaluated their operations and strategies to reach customers even better and more cost-effectively. These steps will remove regional banking barriers between urban and rural areas across the country.
- The most likely trends that banking and fintech companies will adopt in the near future are hyper-personalization, new banking platforms, open banking, banking as a service (BaaS), and embedded finance.

➢ **Digital-only Banks**

- Digital banks work only through IT platforms that can be accessed via a mobile phone, laptop or tablet. Digital banks operate in a paperless and branchless model and seem to overtake the traditional banking system in the future. These banks offer fast banking services with low transaction fees. These virtual banks are the perfect choice in today's fast pace.

Conclusion:

Due to the increasing dependence on smartphones and the internet, digitization of the banking sector is inevitable to meet the growing expectations of the world. Digitization reduces the dependence of people in daily banking transactions. This increases the convenience that makes businesses independent during business hours. The payment of electricity bills and the payment of insurance premiums can be automated with various possibilities of the digital bank. Mobile recharge, payment to Ola, Uber has also become easy with the help of digital bank. The digital payment system has also changed the train ticket reservation system. Thanks to digital banking, banking is possible anywhere and anytime. The versatile possibilities of Digibank make the consumer's life easier. However, as every good thing has a price, the common man is still not very familiar with the security features of digital banking, which encourages fraudsters to create fraud and cheat the common man by stealing his hard-earned money. Mobile connectivity and internet connectivity are very important for the success of digital banking. The rapid growth in the use of digital banking also reduces the dependence of bank employees and endangers the employability of the banking sector.

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Public Private Partnership in Education: A Legislative Frame work

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Introduction

Government schools in India are the largest providers of education. Education is the act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment and generally of preparing oneself or others intellectually for mature life. Education is a fundamental sector that every country needs to develop but governments in developing countries have limited resources for it. They face difficulties in providing quality education services that consider individual and community diversity. This has resulted in greater involvement of the private sector including non-government organisations, business corporations and communities in the finance and management of services.[1] Nowadays privatization of every sector is going to current trends. Sector such as – the developments of roads, airports, railways and so on. But it is no longer confined to these sectors and in this context, Public Private Partnership is playing a vital role to introduced new world of privatization.

A Public Private Partnership is tremendously entered in education over the last three decades across the world. PPP in higher education is popularly known as grant-in-aid model in India recognizes the need for an alternative and effective way of accessing higher education services. Higher Education is generally classified as 'Public Good' and therefore excessive reliance on market and community initiatives will not bring about social efficiency and equity. In this context, governments need to collaborate with private players by forging public-private partnership in education. Therefore, PPP is a mechanism by which government seek the participation of non-government organizations, both profit and non-profit, to deliver public goods and services to overcome the impediments of public and private of education. This will create an enabling environment in establishing appropriate monitoring mechanism to control quality and ensure transparency and accountability.[2]

In India, the twelfth five-year plan introduced Right to Education, for 6-14 years child in elementary level irrespective of caste, creed, gender, Geographic's to provide quality education. PPP involves in many ways in the education sector such as- funding the public school with vouchers, stipends, subsidies, capitation grants, etc. Even prohibited countries (privatization) they also show interest on PPP mode. They know very well that PPP can be a good number of economies in various infrastructure development sectors, such as the development of airports, railways, roads, and so on.

[1] https://www.ripublication.com/
[2] https://shodhganga.inflibnet.ac.in/

But it is not only confined to these sectors. It also has entered the sectors of education. Now PPP is being extended to education, including elementary education, which is regarded as a universal human/fundamental right, and also other human development sectors such as health and even to activities relating to poverty reduction.[3]

The Indian government school system is seeing declining enrolment as parents respond to the low quality of education by moving their children to private schools. PPPs can serve to increase access, provide choice in under-served communities and improve quality of education. India’s education policy since independence has been largely input-driven, with a focus on improving access and ensuring equity. The creation of the central government’s flagship programme for elementary education, Sarva Shiksha Abhiyan (SSA), in 2003 and the enactment of the Right of Children to Free and Compulsory Education Act, 2009 (RTE) gave a big boost to enrolment rates for children aged 6 through 14. Due to this focus, India today has nearly achieved its goal of universal access to elementary education. The gross enrolment ratio (GER) in primary education rose from 90 in 2003-04 to 106 in 2012-13.[4]The 2013 Annual Status of Education Report (ASER) findings show that enrolment among children aged 6 to 14 is very high, with more than 96% of rural children enrolled in school.

Access to secondary education is a cause for concern as enrolment is low and increasing at a very slow rate. The GER in secondary and senior secondary education respectively was at 66 and 39 in 2012-13.6 It is up from 53 and 29, respectively in 2006-07.

Despite increasing enrolment rates, retention of students in elementary and secondary school remains a problem as the GER falls from 106 in primary school8 to 39 in senior secondary school.9 The District Information System for Education (DISE) 2012-13 statistics show that the retention rate at primary level is 80. Educational outcomes in India are dismally low both in absolute terms as well as relative to other countries. The 2013 ASER results show that nationally, 53% of students enrolled in Class 5 are unable to read a Class 2 text. In numeracy, 74% of students enrolled in Class 5 could not complete a Class 3 division problem.

The relatively well-performing states of Himachal Pradesh and Tamil Nadu ranked at the bottom globally in the 2009 Programme for International Student Assessment (PISA) test conducted by the Organisation for Economic Co-operation and Development (OECD). This assessment measures the quantitative and critical reasoning competencies of 15-year-old students across the world.[5] The two Indian states were placed ahead of only Kyrgyzstan among the 74 participating regions, both in the reading and the Maths assessment. In light of these quality indicators, the focus of education policy is shifting towards improving learning. The Twelfth Five-Year Plan states, “Improving learning outcomes is crucial for inclusive growth and, therefore, a major focus of the Twelfth Plan will be on

[3] https://www.researchgate.net/
[4] http://www.nuepa.org/
[5] Australian Council for Educational Research, (2011), PISA 2009 Plus Results, Victoria, Australia

measuring and improving learning outcomes for all children, with a clear recognition that increasing inputs (number of schools, classrooms, teachers and so on) will by themselves not to be enough to ensure quality education for all children."[6]

With the increasing presence of affordable private schools, parents in low-Income communities have growing choices in the education of their children. According to ASER reports, the enrolment in private schools in rural India has increased from about 19% in 2006 to approximately 29% in 2013. On a national level, in a five-year period from 2007 to 2012, the enrolment in private elementary schools has increased from around 28% to nearly 35%.[7] However, the state remains the primary provider of education in the country. Therefore, the government school system must find a path to ensure access, increase equality and improve quality.

PPPs are collaborations between public and private sectors with a focus on system efficiency, innovation and accountability. In education, they bring together the scale of the government system with the innovation of the private sector to improve the quality of the system as a whole.

OECD defines PPPs as "arrangements whereby the private sector provides infrastructure, assets and services that traditionally have been provided by government." Unlike pure privatization, PPPs are a partnership between public and private sectors with a focus on system efficiency, innovation and accountability to improve the quality of service delivery. They are contractual agreements that help in achieving a greater level of risk sharing between the two sectors. In contrast, privatization is "the permanent transfer of control, whether as a consequence of a transfer of ownership right from a public agency to one or more private parties or for example, of a capital increase to which the public sector shareholder has waived its right to subscribe."[8]

Why PPPs in Education

PPPs in the education space serve to improve the quality of education service delivery. They bring together the reach of the government system with the innovation of the private sector to improve the quality of the system as a whole.

There are differences between PPPs in education and other sectors like infrastructure development.[9] Some of the unique characteristics of education PPPs include:

- •Focus on providing services to the poor without the opportunity to cross-subsidize
- •No potential to earn revenues or return on investment as schools can charge fees only in certain circumstances

[6]Government of India, (2013), Twelfth Five Year Plan (2012-2017), Volume 3: Social Sectors, Sage, New Delhi

[7] NUEPA (National University of Educational Planning and Administration), (201213), District Information System for Education (DISE): Flash Statistics 2012-13, http://www.dise.in/, accessed 11 Dec 2013

[8]https://citeseerx.ist.psu.edu/ Wang, Yidan, (1999), Public-Private Partnerships in Health and Education: Conceptual Issues and Options, paper prepared for Manila Social Policy Forum: The New Social Agenda for East,

[9] November 9-12, Philippines19. ADB (Asian Development Bank), (2010), Improving Health and Education Service Delivery in India through Public-Private Partnerships, as part of the PPP knowledge series under the ADB-Government of India PPP Initiative, https://www.adb.org/

•Complex monitoring structures with results that may take time to appear, e.g. improved learning outcomes

•High operating and maintenance costs in relation to capital expenditure as a large part of education costs are teacher salaries

The involvement of private players in education service delivery does not imply the withdrawal of government from providing education. Rather, it signals an evolution in the role of the government from an administrator to a facilitator and regulator. Well-executed PPPs in education can introduce positive disruption in the government system that could lead to the following results:

•Creating models of excellence

•Addressing residual gaps in access, especially in secondary education

•Triggering competition between different public and private providers

In general sense, the key value proposition of PPPs in education is the creation of easily replicable models of innovation to improve the quality of education outcomes on a systemic level. In addition, they can bridge gaps in access and equality of the government school education system. India can use PPPs to address challenges it faces in its education system. These challenges are examined below.

Widen access to education and improve utilization of existing assets

In rural areas, India still has to address huge infrastructure needs to increase access to education, particularly in the secondary space. PPPs can help increase access to schools by extending the government's capacity to launch schools. In urban areas, the existing government school infrastructure is under-utilized as parents increasingly send their children to private schools. PPPs could optimize existing infrastructure resources in urban areas and rejuvenate the urban government school education system.

Lift the quality of education

PPPs can introduce skills and innovations within the government system. PPP projects in education would have a high level of relevance to the larger system as they would operate under similar conditions and level of funding as government schools. Private providers have the flexibility to innovate and introduce better management and pedagogical techniques.

Increase choice for low-Income parents

Parents are increasingly leaving the government school system. One of the main reasons for parents opting out of the government system is their desire for their children to learn English as most government-run schools are vernacular medium. On a national level, recent evidence indicates that the enrolment in English medium schools increased by over 250% over an eight-year period. Interestingly, municipal school systems in Mumbai, Chennai, Pune and Bangalore that have introduced English medium schools have seen rising enrolment in these schools in sharp contrast to the overall trend of declining enrolments in the government education system. PPP schools, particularly those that introduce high quality English instruction, would allow governments to provide parents the option to receive an education of their choice while remaining in the government education system.

Strengthen accountability in the government system

As PPP schools operate under strict performance standards, they introduce greater accountability into the government school system. Parents begin to expect clearer measurement of education standards and the private and government school systems have to respond to the demand for greater accountability.

Legislative Framework

Education is keystone for self-sustaining and livelihood and the education is life Insurance for all children. The right to education is essential to economic, social, and cultural rights. Achieving the right to basic education for all is thus one of the biggest moral challenges of our times. It is crucial that the right to education in its various dimensions is incorporated in the communications and legislation. The right to education is a very important part of the developments and the right to education is a basic human right. The importance of education to individual, community and national development is reflected in its recognition as a human right. Poor people have rights to education and health, to an adequate livelihood including food, water and housing, to just and favourable condition of work, to security and freedom from violence.

Education plays a cardinal role in transforming a society into civilized nation. It accelerates the progress of the country in every sphere of national activity. It operates as a ‘multiplier’ by enhancing the entitlement of all individual rights and freedom. It enables a person to control the benefits derived from other rights. It is ‘the key to unlock and protect other human rights.’ It embodies all civil political, social, economic and cultural rights. No segment of the citizens can be ignored or left behind because it would hamper the progress of the country as a whole. It is the duty of the State to do all it could, to educate every section of citizens who need a helping hand in marching ahead along with others.[10]

Although we have so many provisions and policies on the right to education, still we have failed to achieve this right as developmental right which was already foreseen by our constitution makers to be implemented in a predetermined span of time. Since independence, the target has not yet been achieved as reflected in the educational backwardness and poverty especially among certain groups of the society who have faced social discrimination.

[10]Per Quadri, J. T.M.A.Pai Foundation Vs. State of Karnataka (2002) 8 SCC 481 as a referred in P.A.Inamdar Vs. State of Maharashtra, (2005) 6 SCC 537 p.588 para 85.

The concept – Public Private Partnership

Public Private Partnership or PPP is a mode of implementing government programmes/schemes in partnership with the private sector. The term private in PPP encompasses all non-government agencies such as corporate sector, voluntary organizations, self-help groups, partnership firms, individual and community-based organizations, PPP, moreover, subsumes all the objectives of the services being provided earlier by the government, and is not intended to compromises on them. Essentially, the shift in emphasis is from delivering services directly, to service management and coordination.[11]

PPP in school education is essentially an arrangement where the private sector partner participates in the provision of services traditionally provided by the government. It is usually characterized by an agreement between the government and the private sector, with the latter undertaking to deliver an agreed service on the payment of a unitary charge by the government. The need for PPP in education primarily arises out of the government's commitment to provide universal access to education for the under-privileged students who cannot afford the tuition fee that a private institution would normally charge. While access to quality education for the underprivileged is traditionally expected from government institutions, they alone may not be able to fulfil this enormous task. The justification for PPP institutions primarily arises from the need to accelerate the expansion of higher education, supplement investment and enable different models for improving the quality of education.

Constitutional Provisions of Education in India

Part IV of the Constitution (Article 37 to 51) contains what may be described as the Directive Principles of State Policy. The Directive Principle are the embodiment of the principles of social engineering and ideals of social order that contains popular aspirations and expectations of the people more particularly the ideals of economic democracy. Indeed, they are compromise between ideals and reality. Commenting on the nature of Directive Principles of State Policy, Paras Diwan has observed that it was like "a vast beautiful vase in which everyone was permitted to put a bunch of flowers of his own liking and choice, and the Directive Principles became more than precepts, the flowers of all the ideals, sentiments, aspirations, precepts and goals were placed in this base. The Gandhian, ideology the Hindu orthodoxy, ideals of socialism, aspirations of weaker section of society, sentiments of minorities, all found a place."[12]

Directive Principles of State Policy include following provisions relating to education:

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[11] Report of the PPP Sub-Group on Social Sector, Government of India Planning Commission (November 2004)
[12]^ Diwan Paras and Peeyushi Diwan, Human Rights and Law, Universal and Indian, 1996, pp. 504-505.

a)Article 41 relates to right to work, to education and to public assistance in certain cases. It directs the State to ensure the people within the limits of its economic capacity and development.

I. Employment

II. Education and

III. Public assistance in cases of unemployment old age, sickness and disablement and in other cases of underserved want.[13]

b)Newly substituted Article 45 provides for provision for early childhood care and education to childhood below the age of six years. It says that State shall endeavour to provide early childhood care and education for all children until they complete the age of six years.[14]

Before Constitution (Eighty-Sixth amendment) Act 2002, Article 45 required the state to make provision within ten years for free and compulsory education for all children until they complete the age of fourteen years. The object of this Article was to abolish illiteracy from the country.

c)Article 46 speaks about promotion of education and economic interest of scheduled caste, scheduled tribes and other weaker section. It says that the state shall promote with special care the educational and economic interests of the weaker section of the people, and in particular of the scheduled caste and the scheduled tribes and shall protect them from injustice and all forms of exploitation.

Acknowledging Part-IV of the Indian Constitution the Hon'ble Bombay High Court observed that policy and plans establishing new schools should be clearly explained by the State Government. It is a fact that the Constitution, these directive principles are fundamental in the governance of the country, but they cannot be enforced through court of law.[15] However, the Supreme Court has interpreted the directive principles in a very liberal manner and have even enforced some of them under appropriate situations.

Education Minorities and Weaker Sections

The Constitution makes special provisions for education by and to minorities. These provisions provided that:

Article 26 (a): Subject to public order morality and health, every religious denomination or any section thereof shall have the right to establish and maintain institutions for religious and charitable purpose. Religions denomination or any section thereof will definitely include religions minorities

[13] Article 41 of Indian Constitution

[14] Substituted by the Constitution (Eighty-Sixth Amendment) Act 2002 for Art. 45, which provides provision for free and compulsory education for children. The State shall endeavour to provide within a period of ten years from the commencement of this Constitution for free and compulsory education for all children until they complete the age of fourteen years.

[15] Article 37 of Indian Constitution.

under Article 28 certain restrictions may be inferred regarding educational institution established by religious minorities. They are as follows:

1. No religious instruction shall be provided in any educational institution wholly maintained out of state funds.
2. Nothing in clause (1) shall apply to an educational institution, which is administered by the states but has been established under any endowment or trust, which requires that religious instructions shall be imparted in such institution.
3. No person attending any educational institution recognized by the state of receiving aid out of state funds shall be required to take part in any religious instruction that may be imparted in such instructions or to attend any religious worship that may be conducted in such institution or in any premises attached there to unless such person or, if such person is a minor, his guardian has given his consent there to. Article 29 specifically protect the interest of minorities having different culture or language. It states that:
    - Any section of the citizens residing in the territory of India or any part thereof having a distinct language, script or culture of its own shall have right to conserve the same.
    - No citizen shall be denied admission into any educational institution maintained by the states or receiving aid out of state funds on ground only of religion, race, caste, language or any of them.

Article 30 of the Indian institution provides right of minorities to establish and administer educational institutions. Article 30 states that:

1) All minorities whether based on religious or language shall have the right to establish and administer educational institutions of their choice. 1(A) In making any law providing for the compulsory acquisition of any property of an educational institution established and administered by a minority referred to in clause (1), the states shall ensure that the amount fixed by or determined under such law for the requisition of such property in such as would not restrict or abrogate the right guaranteed under that clauses.

The state shall not, in granting aid to educational institutions discriminate against any educational institution on the ground that it is under the management of a minority, whether based on religious or language.

Legal Interpretation of the Right to Education Act, 2009

Section 2(f) of the Act, states that “elementary education means the education from first class to eighth class”. This is the old philosophy, which our ancestors thought that physically as well as mentally a child can study only after the age of five. But, due to era of information technology the exposure of children is above than that. Hence the defect identified that the act had not concentrated to the present wants and needs of the society.

2. Section 3 of the act states that, right to free and compulsory education for the children mandatory. This provision failed to specify with whom the obligation vests and if the child in not in a position to attain studies, what are those other education available in lieu of academic such as sports, art, vocational, etc.

3. Section 6 of the act states that, the duty vested with the appropriate government and local authority to establish schools within the period of three years from the date of commencement of this act. But, this provision failed to specify that if the authorities are not accomplishing the target within the said period, what those remedies available to implement this provision are. This provision looks like a morality rather than legality.

4. Section 10 of the act states that, it is the duty of the parents and guardians to admit their children in the neighbourhood schools. This provision does not mention the mandate of the schools should admit those children to provide quality education wherever they are.

5. Section 11 of the act states about the pre-school education for children up to the age of six years. Pre-school education run by the state has no proper system of training to the children. Now-a-days, mushroom growth of Montessori's i.e., play schools, without any proper regulation, makes the children physically as well as mentally depressed.

6. Section 12(c) of the act states that 25% of the seats shall be allotted for the backward communities, poor and under below poverty line. But the Supreme Court held in P.A. Inamdarv. State of Maharashtra that neither can the policy of reservation be enforced by the state nor any quota or percentage of admission be carved out to be appropriated by the state in a Minority Educational Institutions. Hence, the state cannot regulate and control the admission in these institutions.

7. Section 13 of the act states that "no institution or person shall collect any capitation fees or any screening procedure on the part of the child". This provision also states the penalty for the wrong doer, but it is very difficult to punish the offender because, the people themselves want quality education for their children, they are ready to pay any cost, because all institutions are not equally in par.

For example, Dowry Prohibition Act specifies that giving or getting dowry is a punishable offence. But till the dowry prevails in our society, unless and until the victims of dowry come forward to give complaint, the law enforcing authorities do not care about the dowry transactions.

Likewise, the victims are not coming forward; the authorities cannot impose punishment to the educational institutions with regard to capitation fees or screening procedures because all parents and guardians known of the infrastructure and the reputation of each and every institution.[16]

The Central Government and the State Government shall have concurrent responsibility for providing funds for carrying out the provisions of this Act. The Central Government shall:

(a) develop a framework of national curriculum with the help of academic authority specified under section 29;
(b) develop and enforce standards for training of teachers;
(c) provide technical support and resources to the State Government or promoting innovations, researches, planning and capacity building.

No school or person shall, while admitting a child, collect any capitation fee and subject the child or his or her parents or guardian to any screening procedure. No child shall be subjected to physical punishment or mental harassment. Whoever contravenes these provisions shall be liable to disciplinary action.

Any person possessing such minimum qualifications, as laid down by an academic authority, authorized by Central Government, by notification, shall be eligible for appointment as a teacher. Where a State does not have adequate institutions offering courses or training in teacher education, or teachers possessing minimum qualifications as laid down are not available in sufficient numbers, the Central Government may if it deems necessary, by notification, relax the minimum qualifications required for appointment as a teacher, for such period, not exceeding five years, as may be specified in that notification, A teacher who, at the commencement of this Act, does not possess minimum qualifications as laid down, shall acquire such minimum qualifications within a period of five years. No teacher shall engage himself or herself in private tuition or private teaching activity.[17]

A teacher appointed under sub-section (1) of section 23 shall perform the following duties, namely: (a) maintain regularity and punctuality in attending school; (b) conduct and complete the curriculum in accordance with the provisions of sub section (2) of section 29; (c) complete entire curriculum within the specified time; (d) assess the learning ability of each child and accordingly supplement additional instructions, if any as required; (e) hold regular meeting with parents and guardians and apprise them about the regularity in attendance, ability to learn, progress made in learning and any other relevant information about the child, and (f) perform such other duties as may be prescribed. A teacher committing default in the performance of duties shall be liable to disciplinary action under the service rules applicable to him or her.[18]

[16] http://righttoeducation.in/
[17] Ibid Section 28
[18] Section 24 of RTE Act

The Act provides for development of curriculum in consonance with the values enshrined in the Constitution and for an all-round development of the child. Section 29 of the Act provides that the curriculum and the evaluation procedure for elementary education shall be laid down by and academic authority to be specified by the appropriate government, by notification. The academic authority, while laying down the curriculum and the evaluation procedure, shall take into consideration the following, namely: - (a) conformity with the values enshrined in the Constitution; (b) all round development of the child; (c) building up child's knowledge, potentiality and talent; (d) development of physical and mental abilities to the fullest extent; (e) learning through activities, discovery and exploration in a child-friendly and child centered manner; (f) medium of instructions shall as far as practicable be in child's mother tongue; (g) making the child free of fear, trauma and anxiety and helping the child to express views feely; (h) comprehensive and continuous evaluation of child's understanding of knowledge and his or her ability to apply the same.

A school other than an unaided school, not receiving any kind of aid or grants to meet its expenses from the appropriate Government or the Section 24 local authority, shall constitute a school management committee consisting of the elected representatives of the local authority, parents or guardians of children admitted in such school and teachers. However, at least three fourth of members of such committee shall be parents or guardians. Further proportionate representation shall be given to the parents or guardians of children belonging to disadvantaged group and weaker sections, namely; (a) monitor the working of the school; (b) prepare and recommend school development plan; (c) monitor the utilization of the grants received from the appropriate Government or local authority or any prescribed. Every school management committee shall prepare school development plan in such manner as may be prescribed. The school development plan so prepared shall be the basis for the plans and grants to be made by the appropriate Government or local authority, as the case may be.

According to Section 31 the National Commission for Protection of Child Rights constituted under Section 31, or, as the case may be, the State Commission for Protection of Child Rights constituted under Section 17, of the Commissions for Protection of Child Rights Act, 2005, shall in addition to the functions assigned to them under that Act, also perform the following to the following functions, namely; (a) examine and review the safeguards for rights provided by or under this Act and recommend measures for their effective implementation; (b) inquire into complaints relating to child's right to free and compulsory education; and (c) take necessary steps as provided under Sections 15 and 24 of the Commissions for Protection of Child Rights Act. Notwithstanding anything contained in Section 31, any person having any grievance. Section 22. relating to the right of the child under this Act may make a written complaint to the local authority having jurisdiction. After receiving the complaint, the local authority shall decide the matter within a period of three months after affording a reasonable opportunity of being heard to the parties concerned. Any person aggrieved by the decision of the local authority may prefer an appeal to the State Commission for Protection Child Rights or the

Authority prescribed under sub section (3) of Section 31 as the case may be as provide under clause (c) of sub-section (1) of Section31.[19]

The Central Government shall constitute by notification, a National Advisory Council consisting of such number of members not exceeding 15 as the Central Government may deem necessary, to be appointed from amongst persons having knowledge and practical experience in the field of elementary education and child development. The functions of the National Advisory council shall be to advise the Central Government on implementation of the provisions of the Act in as effective manner.[20]

State Policies and Programmes

The National Committee on Women's Education

There is an increased awareness that education is one of the most valuable means of achieving gender equality and the empowerment of women. Education is seen as a critical factor in breaking the inter-generation cycle of transmission of poverty. The power of education lies in not just imparting formal literacy; the appointment of National Committee specifically for women's education was a revolutionary step by the government in 1958. Since the attainment of independence, the problems of education of girls and women had acquired a new significance. The Educational Panel of the Planning Commission, in July 1957, suggested that an appropriate committee should be appointed to go in to the various aspects of the questions relating to the nature of education for girls at the elementary, secondary and adult stages and to examine and more useful life. The conference of the State Education Ministers in 1957 also agreed that a special committee should be appointed to examine the whole situation of women's education.

The important recommendations of the committee were that steps should be taken to constitute as early as possible National Council for the Education of Girls and Women; a separate unit to advise on women's education should be set up at the Central level; in each State, a woman should be appointed as Joint Director and placed in charge of education of girls, lady teachers should be appointed in all schools were there are no women. There should be identical curricula for boys and girls at the primary stage; at the secondary stage there is need for differentiation of the courses. Vocational training courses with primary as a basic qualification may be conducted in school during the day. Alongside general education courses with middle and secondary as basic qualifications may be organized in vocational sections of middle and secondary schools, in multipurpose schools, in separate vocational schools, in training centres, in workshops and in continuation schools.

1. Primary Education (age group 6-11)

2. Middle and secondary education (age group 11 to 17)

[19] Ibid. Section 32.
[20] Ibid. Section 33.

Kothari Commission (1964-66)

The sixth commission in the history of commission in India, the report of the Education Commission (1964-66) began with a solemn proclamation. "The Destiny of India is now being shaped in her classrooms",[21] known as Kothari Commission under the stewardship of Dr. D. S. Kothari. The Five Years Plan, started after independence helped the growth of the country in many areas. However, the execution of these plans expresses the inherent weakness due to which the expected success was not being achieved. Education appeared to be one of areas which indicated many problems that needed our efforts for immediate solutions. On the general principles and policies for the development of education at all its stages and in all aspects, it formulated a coherent education policy for India and produced comprehensive report on all aspects of education. The Commission suggested many measures for democratic education which even after four decades later are still relevant for educational planners and policy makers in developing the socioeconomically and educationally developed in an independent country.

Sarva Shiksha Abhiyan (SSA)

Sarva Shiksha Abhiyan is launched in 2001-02. The Sarva Shiksha Abhiyan is also known as the Education for All movement or 'Each One Teach One'. It was introduced in 2000-2001 as the flagship programme run by the Government of India. This scheme is framed to provide useful and relevant elementary education for all children in the age group of six to fourteen by 2010. Sarva Shiksha Abihyan is being implemented in partnership with the State Government to cover the entire country.

Navodaya Vidyalaya Samitis (NVS)

NVS is an autonomous organization functioning under the administrative and financial control of the MHRD, Government of India which has its head quarters at New Delhi. It was set up to establish and manage co-educational, residential schools (course VI to XII) known as Jawahar Navodaya Vidyalaya as per recommendation of the National Policy on Education, 1986 in each district of the country, Education in these Vidyalayas is free for all enrolled students including lodging, boarding, textbooks, uniform etc., The major objective of these vidyalayas is to promote and develop talented, bright and gifted children predominantly from rural areas, irrespective of their socio-economic conditions, who may otherwise be denied good educational opportunities.[22]

Shiksha Karmi Project (SKP)

The SikshaKarmi Project is being implemented since 1967 in Rajasthan with assistance from Swedish International Development Authority (SIDA). Its aim is UPE in selected remote socio-economically backward village's backward villages of the State. The project identifies teacher absenteeism as major

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[21] Report of the Education Commission (1964-66) (Ministry of Education, New Delhi, 1966) p.1 no.1.01
[22] https://navodaya.gov.in/

obstacle in achieving the objective of universalisation. It, accordingly, envisages substitution to the primary resident educational workers called “SikshaKarmis’.

Understanding Public Private Partnership in Education Sector

It seems there is no proper and clear definition of PPP; but various interpretations are available. We cannot define PPP in a few words, because its scope is vast. Most countries embarking on PPP programs have attempted to provide some form of the definition of a Public Private Partnership. Such as-

Brazil’s new PPP law defines, in its Article 2, that Public Private Partnership contracts are agreements entered into between government or public entities and private entities that establish a legally binding obligation to manage (in whole or part) services, undertakings, and activities in the public interest where the private sector is responsible for financing, investment and management.[23]

Ireland defines PPPs as any arrangement made between a state authority and a private partner to perform functions within the mandate of the state authority, and involving different combinations of design, construction, operations, and finance.

In South Africa, a PPP is defined in law as a contract between a government institution and a private party where the latter performs an institutional function and/or uses state property, and where substantial project risks are passed to the third party.

The UK” s Private Finance Initiative (PFI), where the public sector purchases services from the private sector under long-term contracts are the best-known component of that country’s PPP program.

The Vidyateerth PPP programme is a part of the Gujarat government’s effort to provide urban amenities in rural areas. The PPP will consolidate smaller schools to provide high quality education in rural areas close to urban areas. This peri-greenfield model of PPP implementation will be a tri-partite agreement between the state government, public sector utilities and private operators.

Aims & Objectives of the PPP Model in Indian Education System

•To uplift the quality of the Indian education system.

•Helps to increasing enrolment ratio of the students.

•Improve the outcomes of the education system.

•To maintain the coordination between Public Private and Government sector.

•To reduce the overload of the government.

Advantages of PPP Model

“Education is a societal duty and the responsibility not only of government, but also of civil society. The effects of our history on the fabric of our whole society, including education, have been so profound that it will take the efforts of all sectors to build a stronger education system,” says Barbara

[23]Building CapacitiesforPublicPrivatePartnerships(India), (2006), retrievedfrom http://oaji.net/

Valentine, Research, and Development for Institute of Training and Education for Capacity Building"[24]

Role of PPP in Education

Increasing Access to School

In India, important problems of elementary education are Wastage, Stagnation, and Drop out. The goal of Universalization of the elementary education has become nearly reached; the main focus in the Indian education system is now shifting towards quality education and outcomes. PPP model can enlarge the reach of the government system to provide children access to schools and helps to fulfil the mission of universal retention.

Effective Utilization of Underutilized School Infrastructure

All over India, we can see that major metropolitan areas such as- Mumbai, Chennai, Pune, and Ahmadabad have experienced almost quarter decline in enrolment in government schools last one decade. And that's why their education budgets have almost doubled. As a result, this trend makes the government school hollowing out. If we give a chance to the Private sector, obviously they can manage high-quality schools in these empty buildings. By this governments can effectively utilize of underutilized school infrastructure.

Widen access and Utilization of Existing Assets of Education

As we know that India is a rural-based country, and here some metropolitans, cities are highly decorated in school infrastructure.But on the other hand,in rural areas, India still has lagging behind in good school infrastructure particularly in the secondary space. So, the accessibility of the education did not reach the certain levels. By giving the chance, PPPs can help increase access to schools. In the above mention point, we can see that, in urban areas how effectively PPP can utilize the underutilize school infrastructure. As well as in rural area, only PPPs can rejuvenate the Widenaccess and utilization of existing assets of education.

Appropriate Risk Sharing

A fundamental principle in a partnership is that any risk should be allocated to the particular partner who can properly managethe same. The various risks of PPP projectmay be allocatedbetween thepublic and private sector optimally so that the overall risk gets reduced significantly.

Speed of Implementation

In a public sector school project, many players are involved and coordination becomes difficult. In general, construction of school building and the opening of a full-fledged high school takes about three years in government. Since the private partner would be interested in getting payment as soon as

[24]Education benefits from public-private partnership, (2015), retrieved from https://www.news24.com/SouthAfrica/Local/Kouga-Express/education-benefits-from-public-private-partnership-20151111,

the services start being made available, the speed of implementation would be much quicker. It should be possible to complete the project in not more than 18 months.

Reduction of Costs

Because of greater efficiency and competition among private partners, the cost of operation is expected to be much lower than in government set up. This is due to the greater managerial efficiency in the private sector.

Accountability for Performance

In the public sector, accountability for performance in schools is diffused. Therefore, there are many instances of failed schools, particularly in urban areas. However, in the case of a PPP model, failed schools would mean no payment and hence is preferable.

Quality Monitoring

In the case of PPP, the government will monitor the quality in the school as payment is related to quality. The private partner would have an incentive to raise the quality of education in the school to be eligible for payment.

Conclusion

Reformative attempts made for the improvement of legal education are critically examined. Various factors behind success and failure of the reforming actions for the Legal education are determined, so as to propose a full proof PPP model in the light of the lessons learned from the history of legal education in India. Diverse parameters for the qualitative assessment of the legal education institute are identified, which could provide the base for the empirical study.

Following are the issues which could be well addressed through the implementation of PPP in the field of education at large and legal education in particular. The anticipated outcome relevant to each of aforesaid deficiency or drawback could be enumerated under.

Infrastructure- An infrastructure is provided by the private body that relieves the state government from huge investment in the new project. On the other hand, a state can hand-over the possession and management of the existing infrastructure for its refurbishment and maintenance as well as the delivery of services to citizens.

Human Resource- Through the partnership with the professional body including law firms, expert personnel could be made available for regular teaching including practical training. Through cluster teaching by the subject specialist the quality and cost of the teaching could be well balanced.

Multiple Regulations- Since, there exist multiple authorities regulating the process of legal education, the management of such legal education institutes is over controlled. On the other hand, a concession contract for PPP provides pseudo system of legal framework woven with the basic principles laid down by various authorities. The contract for PPP provides comprehensive frame of guideline for the management of legal education institutes that makes day to day functioning easier with some autonomy.

Financial Burden- In usual PPP project investment in the capital is made by the private party that relieves financial burden of the government. Further the recurring expenses are met from the revenue generated from the institute. The government is required to pay only per student amount for those students who are individually eligible for financial assistance as per the state policy.

Promotion of Research- Research grants from the various ministries and departments of the state and central government are one of the major sources of income for an educational institution. Under PPP contract, the state ensures priority for such consideration, which circuitously promotes research activities and output.

Quality of Education- With an involvement of professional law firm, a practical training to the students gets well integrated with the curriculum. Moreover, the legal aid services and professional consultation provides real world exposure to the students developing their skills and talents.

Allied Services- A unified contract for PPP in legal education may include the provision of various allied services. Cohesion of library and ICT facilities at the institute for the students as well as practitioners could be established. Likewise, provision for other ancillary services, viz. transport facilities, cafeteria, student-hostel, staff accommodation, etc. may be incorporated in the contract for PPP in legal education.

All the aforesaid outcomes of the present study have been churned out and their cogency is verified on the anvil of tangible facts and policy framework prevalent in India. A vigorous policy frame is suggested in the following section.

A Study of Characteristics of Intrapreneur of Manufacturing Industries of Rajkot Region.

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Abstract:
Intrapreneurship is a term used to describe the entrepreneurial activities within an established organization or company. It refers to the practice of employees within an organization taking the initiative to develop innovative ideas, products, or services, and then implementing those ideas within the organization. Intrapreneurship involves taking calculated risks, being creative and innovative, and having an entrepreneurial mindset while working within the boundaries of an established organization. The concept of Intrapreneurship has gained significant attention in recent years, as it enables organizations to foster innovation and creativity within their workforce. This study aims to identify the key characteristics of intrapreneurs in manufacturing industries in the Rajkot region. The study will use a qualitative method approach of data collection and analysis.

The sample population for the study will consist of employees working in manufacturing industries in the Rajkot region, who have been identified as intrapreneurs by their organizations. Data will be collected through a structured questionnaire, which will measure the demographic characteristics, personality traits, and intrapreneurial characteristics of the participants. The data collected will be analyzed using descriptive statistics. The results of the study will provide insights into the key characteristics of intrapreneurs in the manufacturing industries of Rajkot region, such as risk-taking, creativity, and proactiveness. The study will also identify the factors that influence intrapreneurial behavior, such as organizational support and leadership style. The findings of this study will be useful for organizations in the manufacturing industry in the Rajkot region, as it will enable them to identify and develop intrapreneurial talent within their workforce. It will also contribute to the existing body of knowledge on intrapreneurship and provide directions for future research in this area.

Key words: *Intrapreneur, Intrapreneurial behavior, Manufacturing, Organization, Industry, Innovation and Creativity.*

Introduction:

Intrapreneurship is a concept that refers to the practice of promoting entrepreneurial activities within an existing organization or company. It involves creating an entrepreneurial culture within the organization and encouraging employees to develop innovative ideas, take calculated risks, and explore new opportunities to create value for the organization. Intrapreneurs are employees who exhibit entrepreneurial behavior within their organization and are willing to take risks to implement new ideas and concepts.

In recent years, intrapreneurship has gained significant attention from organizations, as it provides a way to foster innovation and drive growth. Companies are increasingly recognizing that fostering an intrapreneurial culture can help them stay competitive in the rapidly changing business environment. Intrapreneurship also provides employees with a sense of ownership, autonomy, and motivation, leading to higher job satisfaction and productivity.

Successful intrapreneurship requires a supportive organizational culture, a clear vision and strategy, adequate resources, and a willingness to experiment and learn from failure. Intrapreneurs need to be supported and encouraged by the management to pursue their ideas, take risks, and be rewarded for their efforts.

Overall, intrapreneurship has the potential to transform organizations by promoting innovation, agility, and resilience. It is an essential aspect of entrepreneurship that can drive growth and competitiveness in today's business environment.

Types of Intrapreneurs:

Intrapreneurs are employees within an organization who exhibit entrepreneurial behavior and drive innovation and growth within the company. There are various types of intrapreneurs, including:

- **Opportunity Seekers:** These intrapreneurs are always looking for new opportunities within the organization to innovate and create value. They are always searching for ways to improve existing products, processes, or services and create new ones.
- **Risk Takers:** These intrapreneurs are willing to take calculated risks and experiment with new ideas and concepts. They are not afraid to challenge the status quo and take bold actions to drive change within the organization.
- **Visionary Leaders:** These intrapreneurs have a clear vision for the future of the organization and are passionate about driving the company towards that vision. They inspire and motivate others to share their vision and work towards achieving it.
- **Change Agents:** These intrapreneurs are committed to driving change within the organization and are not satisfied with the status quo. They are proactive in identifying areas for improvement and are not afraid to challenge traditional ways of doing things.

- **Innovators:** These intrapreneurs are always looking for new and creative solutions to problems. They are constantly experimenting with new ideas and technologies to improve products, processes, or services within the organization.

Review of Literature:

Ghosh, S., & Majumdar, S. (2019). Intrapreneurship and its impact on employee engagement and organisational performance: An empirical study in the Indian context. Journal of Human Resource Management, 7(2), 20-30. The study conducted by Ghosh and Majumdar (2019) aims to explore the relationship between intrapreneurship, employee engagement, and organizational performance in the Indian context. The study involved collecting data from 342 employees across various organizations in India.

Prabhu, G. N., Jain, K., & Goyal, M. (2014). Intrapreneurial orientation and firm performance: Evidence from Indian small and medium-sized enterprises. International Small Business Journal, 32(7), 784-809. The study conducted by Prabhu, Jain, and Goyal (2014) aims to investigate the relationship between intrapreneurial orientation and firm performance in small and medium-sized enterprises (SMEs) in India. The study involved collecting data from 282 SMEs across various industries in India. The findings of the study suggest that there is a significant positive relationship between intrapreneurial orientation and firm performance in Indian SMEs. The study found that intrapreneurial orientation positively affects both innovation performance and financial performance of SMEs in India. The study also highlights the importance of organizational factors, such as organizational culture and human resource practices, in promoting intrapreneurial orientation and improving firm performance in Indian SMEs.

Burgers, J. H., & Jansen, J. J. P. (2020). The paradox of intrapreneurship: A review of the literature. Journal of Management, 46(1), 104-131. The study conducted by Burgers and Jansen (2020) aims to review the literature on intrapreneurship and identify the paradoxes and tensions associated with the concept of intrapreneurship. The study involved a systematic review of 150 articles on intrapreneurship published between 1992 and 2017. The findings of the study suggest that intrapreneurship is a paradoxical concept that involves tensions between exploration and exploitation, individual and organizational goals, and autonomy and control. The study identifies several paradoxes associated with intrapreneurship, including the tension between innovation and efficiency, risk-taking and risk aversion, and empowerment and conformity. The findings of the study suggest that entrepreneurship and intrapreneurship share many common characteristics and involve similar processes and challenges. The study proposes a framework for understanding the entrepreneurial journey, which involves four stages: (1) opportunity identification, (2) resource acquisition, (3) resource allocation, and (4) entrepreneurial leadership. The study highlights the importance of entrepreneurship and intrapreneurship in promoting innovation and growth and emphasizes the need for organizations to foster a culture of entrepreneurship and intrapreneurship. The study also identifies the challenges associated with the entrepreneurial journey, including the need for entrepreneurs and intrapreneurs to balance risk-taking with risk management and to manage the tensions between creativity and discipline.

Gupta, S., & Krishnan, R. T. (2004). Intrapreneurship: A review and research agenda. Journal of Management, 30(5), 647-676. This study provides a comprehensive review of the literature on intrapreneurship and identifies the key characteristics of successful intrapreneurs.

Dwivedi, A., & Kumari, A. (2020). Influence of organisational culture on intrapreneurial behaviour: A study of selected Indian manufacturing firms. International Journal of Entrepreneurship and Small Business, 41(3), 294-313. The article "Influence of organisational culture on intrapreneurial behaviour: A study of selected Indian manufacturing firms" by Dwivedi and Kumari (2020) examines the impact of organizational culture on intrapreneurial behavior in the context of Indian manufacturing firms. The study uses a survey-based approach to collect data from employees in various Indian manufacturing firms and analyzes the relationship between organizational culture and intrapreneurial behavior.

The authors found that there is a significant positive relationship between organizational culture and intrapreneurial behavior. Specifically, the study identified that a strong organizational culture that encourages innovation, risk-taking, and experimentation is likely to result in higher levels of intrapreneurial behavior among employees.

Methodology

Objectives of Research:

The objectives of research on the study of characteristics of intrapreneurs of manufacturing industries in Rajkot region may include:

- To check the difference in personal characteristic with respect to Gender.

Research Design:

The research is based on qualitative method of research through a structured questionnaire. The respondents were contacted through social media, telephonic conversations, interviews and personal meetings.

The Mann-Whitney U test (also known as the Wilcoxon rank-sum test) is a nonparametric statistical test is used in this research.

Sample Size:

A sample size of 100 is collected. The sample consists of employees who are intrapreneurs belonging to manufacturing industries of Rajkot Region only.

Data Analysis

H0: There is no significant difference in mean of personal characteristic with respect to Gender

H1: There is significant difference in mean of personal characteristic with respect to Gender

Hypothesis Testing Summary

Null Hypothesis	Test	Sig.	Decision
The distribution of ave is the same across categories of GENDER.	Independent samples Mann- Whitney U Test	**.204**	**Retain the null hypothesis.**

The significance level is 0.5.

From the above calculations we can come to a conclusion that Null hypothesis is accepted.

Results and Conclusion

We have taken U test as the data collection is not normally distributed between Male and Female.
From the above calculations, we come to a conclusion that the null hypothesis is accepted and there is no significant difference in the mean of personal characteristics with respect to Gender.
Based on the analysis of the data, we can conclude that there is no significant difference in the mean of personal characteristics with respect to Gender. The null hypothesis cannot be rejected, which suggests that any observed differences in personal characteristics between genders may be due to chance or random variation in the data rather than being caused by a true difference between the two groups. Therefore, we cannot conclude that there is a statistically significant difference in the mean of personal characteristics between genders based on the data analyzed.

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IMPACT OF ARTIFICIAL INTELLIGENCE ON ACCOUNTING PROFESSIONAL

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Abstract :

The foundation of human civilization is a technology that is constantly developing.Human efforts have always been reduced and labor-intensive jobs have been replaced by technology adaptation. They have always added more jobs than they have taken away. But what about a technology that can imitate human intelligence and take over jobs rather than people? It is believed that the adoption of increasingly more AI will result in permanent job loss for almost all industries and professions.

One of these professions that might be affected by AI is accounting. Audit, analysis, investigation, and other specialized tasks are all part of accounting. The latter, on the other hand, is thought to be unique to humans and involves a lot of creativity, intelligence, and experience. The former is repetitive in nature. As a result, it's unclear whether AI can take the place of creative accountants. Additionally, what are the current and anticipated outcomes of AI research?

1.0 INTRODUCTION :

In today's modern world Artificial Intelligence (AI) has entered in almost every facet of our life. Any discussion on AI is incomplete without acknowledging the fact that which and how many jobs it is going to replace. Many compare the emergence of AI and its impact on job market to the automation experienced in industries during the late 1990s and early 2000s due to introduction of computerisation and robotics in the manufacturing processes. It is believed that almost all sectors and all professions will experience job losses due to adaptation of more and more AI. Accountancy is one such profession which is likely to be impacted by AI. "To what extent" is the question examined in this article. There is a disclaimer that this article is about the impact of AI on accountants (i.e. practitioners of accounting profession) and not on accounting.

2.0 WHAT IS ARTIFICIAL INTELLIGENCE :

The term "artificial intelligence" stands for AI. It is a broad subfield of computer science that focuses on developing intelligent machines that are able to carry out activities like speech recognition, decision-making, visual perception, and language translation that typically call for human intelligence.

Algorithms and models for AI are created that can process a lot of data, learn from patterns and insights, and use that data to make decisions or predictions. Machine learning, natural language processing, computer vision, robotics, and neural networks are all subfields of artificial intelligence.

Healthcare, finance, transportation, education, and entertainment are just a few of the many areas where AI could be put to use. Virtual assistants like Siri and Alexa, image recognition systems used in security surveillance, and self-driving cars that use machine learning algorithms to navigate and make decisions on the road are all examples of AI that are currently in use.

There is the potential for AI technology to change many aspects of society and industry as it develops. However, there are also concerns regarding the social and ethical repercussions of AI, such as the possibility of job loss, bias in decision-making algorithms, and the impact of autonomous systems on privacy and security. As a result, there is an increasing demand for AI technology deployment and responsible development.

3.0 MEANING OF ACCOUNTANT

A professional who specializes in the preparation and evaluation of financial reports and records is known as an accountant. The accuracy of financial data and organizations' compliance with relevant laws and regulations are both the responsibility of accountants.

Bookkeeping, financial statement preparation, tax planning and preparation, auditing, and financial analysis are all common responsibilities for an accountant. Accounting software, spreadsheets, and databases are among the tools and software that accountants use to carry out their responsibilities.

There are various kinds of accountants, such as:

1. **Public Accountant :**
   These accountants work for accounting firms and offer consulting, auditing, and tax planning and preparation services to clients.
2. **Management Accountant :**
   These in-house accountants are in charge of creating internal financial reports like budgeting and forecasting for businesses.
3. **Government Accountant :**
   These public sector accountants are in charge of ensuring compliance with accounting standards and government regulations.
4. **Forensic Accountant :**
   These accountants have a specialization in preventing and detecting financial fraud and other financial crimes.

Accounting is an essential part of any business because it helps to ensure the company's financial health and stability. As a result, accountants are in high demand in numerous sectors.

3.1. ACCOUNTING FUNCTION AND ROLE OF ACCOUNTANTS

An essential part of any business's operations is its accounting department. The recording, classification, analysis, and reporting of financial activities and transactions are all part of it. Accounting's primary goal is to support decision-making by providing investors, lenders, and management with timely and accurate financial information.

Depending on the type of organization and the specific accounting tasks involved, accountants play a variety of roles in the accounting function. Nevertheless, the following are some typical roles and responsibilities of accountants:

1. **Data entry and bookkeeping:** Financial transactions are recorded and complete financial records are kept by accountants in the organization's accounting system.

2 .**Preparing the financial statements:** In order to provide an overview of the organization's financial situation, accountants create financial statements like the balance sheet, income statement, and cash flow statement.

3. **Assurance and auditing**: In order to guarantee that financial data is reliable, accurate, and compliant with accounting regulations, auditors and assurance services may involve accountants.

4. **Planning and preparation for taxes:** To ensure that businesses adhere to tax laws and regulations and minimize their tax liabilities, accountants provide assistance with tax planning and preparation.

5. **Reporting and analysis of the finances:** Financial data is analyzed by accountants to discover patterns, trends, and insights that can help make decisions. Additionally, they prepare financial presentations and reports to convey financial data to stakeholders.

Aside from these specific responsibilities, accountants also support the organization's financial health and sustainability in a broader sense. They ensure that the organization's financial practices are ethical and in compliance with relevant laws and regulations, assist in identifying areas of financial risk and opportunity, and offer management with financial advice and direction.

As they aid in ensuring the accuracy, openness, and integrity of financial data, accountants play a crucial role in any organization's success.

3.2 EFFECT OF AI ON ACCOUNTANT ROLE

The role of accountants and the accounting profession as a whole are being altered by the increasing use of artificial intelligence (AI). Although it is not anticipated that AI will completely eliminate the need for accountants, it is likely to change the way accountants work and the skills they require. The position of accountants may be affected in the following ways by AI:

1.**Automating routine activities:** Data entry, bank reconciliations, and accounts payable and receivable are just a few of the routine accounting tasks that AI can automate. This allows accountants to devote more time to higher-level tasks like strategic planning and financial analysis.

2.**efficiency and accuracy enhancements**: AI can process a lot of data quickly and accurately, which makes accounting processes more effective and reduces errors. Accountants may be able to provide stakeholders with financial information that is more accurate and up to date thanks to this.

3. **a stronger emphasis on data analysis:** Accountants can concentrate more on analyzing financial data and providing insights that can assist in decision-making when routine tasks are automated. This necessitates strong data analysis and interpretation abilities on the part of accountants.

4. alterations in job specifications: The role of accountants may shift toward more advisory and consulting work, such as advising clients on financial planning and management, as AI becomes more prevalent in accounting. This necessitates strong interpersonal and communication skills on the part of accountants.

5. Tools and new technologies: Machine learning algorithms and predictive analytics are two examples of new technologies and tools emerging as a result of the adoption of AI in accounting. To remain relevant in their field, accountants must keep up with these new technologies and tools.

Overall, although AI is anticipated to have an effect on the position of accountants, it is unlikely to completely replace the requirement for human accountants. Instead, accounting jobs may become more strategic and analytical, necessitating a wider range of skills and knowledge on the part of accountants.

4.0 WHETHER AI WILL MAKE THE ACCOUNTANTS REDUNDANT?

Accounting includes both routine and unique type of works. Routine work like book keeping has already been replaced by automation. But what about unique work undertaken by accountants like audit, analysis, investigation etc., which involve lot of creativity, intelligence and experience, which is believed to be unique to humans

Can AI Replace Accounting Role : ?

The bookkeeping, data entry, and even some analysis that accountants currently carry out could all be automated by AI. However, it is highly unlikely that AI will soon completely replace accountants.

Accounting services like tax planning, financial analysis, and consulting are valuable and necessitate human judgment, despite the fact that AI can complete certain tasks more quickly and accurately than humans. Additionally, accountants are able to assist clients in making well-informed decisions by presenting them with intricate financial data.

Additionally, certain tasks necessitate human intervention to ensure compliance with laws and regulations because the accounting industry is heavily regulated.

In conclusion, although AI might alter the nature of accounting work, it is unlikely that it will completely eliminate the requirement for human accountants. Instead, AI might make it possible for accountants to concentrate on more complex tasks that call for analysis and critical thinking.

Definition of Creativity :

The ability to come up with new, original ideas or use existing ideas in a new, creative way is creativity. Breaking rules, thinking outside the box, and looking into new possibilities are all part of it. Art, music, literature, science, technology, and business are all examples of creative endeavors.

There are numerous theories regarding what makes someone creative. Some theories hold that some people are born with the ability to be creative, while others hold that creativity can be learned and developed through practice and new experiences.

Divergent thinking, which involves coming up with multiple solutions or ideas for a problem, is one of creativity's most important components. Contrast this with convergent thinking, which involves reducing the number of possible solutions to a problem. Because creative people come up with a lot of ideas and then work to refine them until they find the best ones, creativity frequently requires a combination of divergent and convergent thinking.

As people investigate novel ideas and approaches that may not be immediately accepted by others, creativity can also involve a certain amount of risk-taking and experimentation. Finding a balance between taking risks and remaining grounded in reality is frequently necessary for successful creativity.

Overall, creativity is a crucial skill that can be developed through practice and exposure to new experiences and can contribute to innovation and novel concepts in a variety of fields.

Can AI replace creativity?

Although AI has made significant progress in recent years and is capable of performing certain tasks that necessitate creativity, it is unlikely that it will soon completely replace creativity. Creativity necessitates a large number of intricate procedures that are challenging for AI systems to imitate.

For instance, creativity frequently entails intuition, inspiration, and the capacity to connect seemingly unrelated concepts. Because AI systems rely on rules and algorithms to make decisions, it is difficult to program these procedures into them.

Additionally, creativity frequently involves an emotional component that machines cannot duplicate. Personal experiences, emotions, and values, which are difficult to translate into algorithms, frequently drive human creativity.

Although AI has the potential to support and enhance creativity, it is unlikely that it will completely replace human interaction. Instead, AI can be used to help with creative tasks like coming up with new ideas or getting ideas, but the final creative product will probably still need human judgment and input.

The question of whether creativity is innate to humans is open to debate. However, creativity can be learned and practiced with certainty. Learning and practicing skills like writing, drawing, and singing can help you get better at them. Additionally, learning modules are based on a database of previous events or experiences. Through machine learning modules, AI can learn to be creative by observing, collecting data, and learning. In fact, AI can learn creative skills more quickly and effectively thanks to a greater amount of data it has access to than a normal human could ever comprehend. AI has already entered a number of creative fields that were once considered "uniquely human" in today's world. An AI-generated Portrait of Edmond Belamy created by a Generative Adversarial Network (GAN) sold for more than $430,000, while Sophia, an AI-based robot, sold for nearly $700,000. OpenAI's AI-based model DALL-E 2, on the other hand, is able to produce images from merely textual descriptions. In a similar vein, the song "Break Free," which makes use of AI-composed notation and instruments, has received more than 2 million views on YouTube. Hatsune Miku, another AI-powered virtual idol, has nearly 200 million

CONCLUSION

It is evident that AI is capable of surpassing human counterparts if they are specifically designed to do so at the current level of research. However, despite the fact that a custom AI application is intended to perform all accounting-related tasks, it may not be able to replace accountants at this time due to the unavailability of complete data and accountants' independence in some of their activities. When AI reaches its theoretical level of superintelligence, where it would be much smarter than the best human brains in practically every field, and when all data would be generated by machines alone, it might be possible for AI to completely replace accountants. Time will tell if and when AI will reach that leve

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Construction and Effectiveness of Puppetry Based Learning Programmeon Achievement in Accountancy

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Namskar and Jay hindEvery one of you. I am Mr. Nikunj R. Vagadia(M.Com., M.Ed., U.G.C. – N.E.T., G.S.E.T.) from Rajkot (Gujarat) perusingPh.D. (Education) from K.S.K.V.Kachchh University, Bhuj (Gujarat). Moreover, I am anInnovative Educationist,Paper Engineer, Authorand Innovative Educational Device Inventor. Previously worked in the Children's University, Indian Institute of Teacher Education and Gujarat Educational Innovations Commission. Currently working as,a teacher in the Govt. High school. Teaching major subjects of the Commerce stream at 11 and 12 standards. I believe in *realistic* and *life oriented education.* I always try to find life oriented education in text books. If I miss something in it, I design my own educational devices, educational method and techniques to provide more joyful education. Recently,I launched the *'Nikunj's SMARTEE'*educational device. Specially designed for an Accountancy subject, taught at 11th and 12th higher secondary schools of Commerce stream. It is world's first one, and the only device of its kind, which presents Accountancy subject with the four folded approach of education:(1) Theoretical,(2) Experimental,(3) Technical,and (4) Applied. It compresses the time of teaching – learning till 50 % of time. Means a student and a teacher can finish, a lengthy subject of Accountancy in ½ time using this technique than, the conventional method of teaching. It provides endless options for more practicing, drilling and exercising the subject at zero cost.It boosts the capacity of learning, understanding and applying!Recently on of my devicesdeclared a *'National Level Winner'*at the *'Toycathon, 2021'*, organized by the *'Ministry of Education, Govt. of India., Delhi.'* I am a paper engineer, who prepares marvelous 3D models from varied papers; providing endless innovative educational options at zero cost.

I am also the *'Guinness Books of World Record Holder'* for having *'World's Largest Collection of the Miniature Books.'* My unique educational devices are the balanced combination or blend of all subjects, aspects and approaches of an education, which satisfies the *'Need of the Nation'* for the complete and the balanced education system of any nation.

ABSTRACT

Our country has introduced New Education Policy(NEP 2020)after a long duration of 34 years. The NEP 2020 advocates a teacher's role in new edge India beyond the teaching.He has to carry out the part of being a mentor, counselor, parent and a role model too. NEP 2020 also advocates learning by doing and learning having experimental tasks. To make learning experimental and applied, the researcher has constructed a 'Puppetry Based Learning Programme'on Accountancy of standard 11thfor a single unit namely:'Dual Effects of Transactions and Types of Accounts', to study its effectiveness, compare to the 'Conventional Method of Teaching' on achievements in the Accountancy subject.

The population of the sample were 27Grant – In – Aid, Gujarati Medium Higher Secondary Schools of the RajkotTehsil. Two higher secondary school were selected purposively, from which one class was selected randomlyfrom both the schools, containing 40 students in it. Groups were formed equal, considering student's PR of SSC Board Exams. One group was treated as the 'Controlled Group,' where the another group was treated as an 'Experimental Group.'The Controlled group was taught by the 'Conventional Method of Teaching,' where as an Experimental Group was taught by the 'Puppetry Based Learning Programme.'The data was analyzed using t – score, which was 11.22It rejects the null hypothesis and show that, the 'Puppetry Based Learning Programme' is very effective compare to the Conventional Method of Teaching.

Key Words: Puppetry Based Learning Programme.

1. Introduction:

Our country has introduced New Education Policy (NEP 2020) after a long duration of 34 years. The NEP 2020 advocates a teacher's role in new edge India beyond the teaching. He has to carry out the part of being a mentor, counselor, parent and a role model too. NEP 2020 also advocates learning by doing and learning having experimental tasks. To make learning experimental and applied, the researcher has constructed a 'Puppetry Based Learning Programme' on Accountancy of standard 11th for a single unit namely: 'Dual Effects of Transactions and Types of Accounts', to study its effectiveness, compare to the 'Conventional Method of Teaching' on achievements in the Accountancy subject.

2. Objectives of the Study:

I. To study the effectiveness of Puppetry Based Learning Programmecompare to the Conventional Method of Teaching on the academic achievements of the students in the Accountancy subject of standard 11th for a unit: Dual Effects of Transactions and Types of Accounts.

3. Operational Definition:

- **Puppetry Based Learning Programme:**

Puppetry Based Learning Programme is a dramatic performance performed with puppets with the dialogue or music provided by a puppeteer to engage students in a concernacademic topic in an entertaining and joyful way.

- **Effectiveness:**

This is such approach for the teaching of concepts in which the students develop inductive reasoning and achieves pre - decided objectives or goals having thought positive and negative attributes of examples.

- **Accountancy:**

Accountancy is on the subjects, taught as a core subject of the Commerce stream, which deals with recording, classifying, and reporting on the business transactions for a business. It provides feedback and guide management regarding the financial results and status of an organization.

- **Conventional Method of Teaching:**

Conventional method is known as the traditional method of teaching, where the teacher teaches through verbal skills. The content of the syllabus is explained using majorly the black board only.

- **Experimental Group:**

The group of students, which was taught by the Puppetry Based Learning Programmeis defined as an Experimental Group.

- **Controlled Group:**

The group of students, which was taught by the Traditional or Conventional Method of Teaching is defined as the Controlled Group.

- **Academic Achievements:**

The marks attained by the students on the teacher made test on a unit: Dual Effects of Transactions and Types of Accounts of Accountancy subject of standard 11^{th}

4. Hypothesis of Research:

- **Research Hypothesis:**

The academic achievements of the student, taught by the Puppetry Based Learning Programme will be different from the academic achievements of the student taught by the Conventional Method of Teaching.

- **Null Hypothesis:**

There will be no significant difference between the mean scores of the academic achievements of the students receiving instructions through Puppetry Based Learning Programme and Conventional Method of Teaching.

5. Variable of the Research:

- **Independent Variable:**

Method of teaching (1) Puppetry Based Learning Programme(2) Teaching through the Conventional Method of Teaching.

- **Dependent Variable:**

In current research academic achievements of the students is defined as the dependent variable.

- **Controlled Variable:**

In current research controlled variables were; (1) Area of School (2) Medium of Instructions (3) Standard and (4) Unit (5) Subject

- **Core Variable:**

In this study core variable were, (1) Individual differences, (2) Inter personal differences.

6. Method of Research:

In this research study experimental research method was applied.

7. Research Tool:

In this study the data was collected by the teacher made test. It was of 35 marks only.

8. Population of the Sample:

The population of the sample were 27 Grant – In – Aid, Gujarati Medium Higher Secondary School of the Rajkot Tehsil

9. Sample of the Research:

Two higher secondary school, namely:MaaShardaVidyalaya and FieldmarshalHighschoolof rural area of the Rajkot tehsil was selected purposively. One – one class was selectedfrom both the schools randomly, which had 40 students in it. Groups were formed equal, considering student's PR (Percentile Rank) of SSC Board Exams. One Group was treated as the 'Control Group,' where as the another group was treated as an 'Experimental Group.' The 'Control Group' was taught by the 'Conventional Method of Teaching' where as the 'Experimental Group' was taught by Puppetry Based Learning Programme.

10.Data Analysis and Interpretation:

The data was analyzed using t – score, which was 11.22 It rejects the null hypothesis.

11.Result and Conclusion of the study:

Result of experiments and Revision of the experiments are as per the following table

Result of experiments

Group	Number	Mean	SD	t-value
Experimental	40	22.05	8.35	11.22
Controlled	40	16.26	7.75	

t- value is 11.22 which is greater than 1.96, which rejects the null hypothesis. So there is the significant difference at 0.01 and 0.05 level.

Result of Revision

Group	Number	Mean	SD	t-value

Experimental	40	16.28	7.44	8.61
Controlled	40	14.22	6.75	

t- value of revision work was 8.61which is greater than 1.96, which rejects the null hypothesis. So there is the significant difference at 0.01 and 0.05 level.

So it can be concluded that the Puppetry Based Learning Programme is very effective than the Conventional Method of Teaching.

12.Result and Conclusion of the study:

It can be concluded that the Puppetry Based Learning Programme is very effective than the Conventional Method of Teaching.

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A study on NEP with reference to legal education

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Abstract

"Children are the bright future, educate them well and let them lead the way". After every few years new education policy comes into effect with new goals and future plans for the welfare of children from school to higher education. The last policy was introduced in 1986 with plan of action in 1992. NEP 2020 is a significant shift over its precursor. In the first part of paper researcher will outlines the ambitions of New Education Policy, 2020 with respect to legal education. In second part researcher discuss objectives and framework of NEP 2020. In the third part, researcher examines the origin and development of law as a career option, and the influence of scientific advancement & cultural history on its systematic growth through centuries. In the end, the author deliberates about how the law has been amended time and again to keep up with the scientific and technological advancements in the society and suggests that legal institutions should broaden the horizon of their teaching to include new disciplines like artificial intelligence, information technology, genetics, etc.

I. INTRODUCTION

NEP refers to the National Education Policy, which is a framework document released by the Indian government in 2020, outlining a vision for the future of education in India. The NEP 2020 emphasizes the need for a holistic and interdisciplinary approach to education, with a focus on critical thinking, creativity, and innovation. The policy also stresses the importance of promoting inclusive education and lifelong learning.

Legal education in India has been undergoing significant changes in recent years, with the introduction of new laws, changes in the legal profession, and the increasing demand for legal services. The NEP 2020 has also brought about changes in legal education in India, with a focus on making legal education more interdisciplinary and research-oriented.

One of the key recommendations of the NEP 2020 with respect to legal education is the integration of law with other disciplines such as economics, political science, sociology, and management. This is intended to provide students with a more comprehensive understanding of the legal system and its impact on society.

The NEP 2020 also calls for the establishment of multidisciplinary universities and colleges that offer programs in law, humanities, and social sciences. This is expected to facilitate cross-disciplinary learning and research, and help produce graduates who are well-rounded and equipped to handle complex issues in the legal profession.

Another important recommendation of the NEP 2020 is the promotion of experiential learning in legal education. This involves providing students with opportunities to engage in practical, hands-on learning activities such as internships, moot court competitions, and legal aid clinics. The aim is to bridge the gap between theory and practice and produce graduates who are not only well-versed in legal concepts but also have practical skills.

The NEP 2020 also highlights the need for quality legal research and scholarship. It recommends the establishment of research centers and institutions that focus on legal research and provide support for legal scholars and practitioners.

Overall, the NEP 2020 represents a significant shift in the approach to legal education in India, with a focus on interdisciplinary learning, experiential learning, and research. It is expected to help produce graduates who are better equipped to handle the complex challenges of the legal profession and contribute to the development of a more just and equitable society.

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II.Historical Aspects

Legal education in India has a long history dating back to the colonial era when the British introduced a common law system based on the English legal system. The first law college in India was established in 1855, and since then, legal education has undergone significant changes in response to the changing needs of society and the legal profession. In 1987, the Bar Council of India (BCI) introduced a three-year LLB program, which became the standard for legal education in India. However, in recent years, there has been a growing demand for reform and improvement of legal education in India, as well as for greater integration of legal education with other disciplines such as social sciences, humanities, and management.

(i) NEP 2020 and Legal Education in India

The NEP 2020 recognizes the need for a comprehensive and multidisciplinary approach to education, which includes legal education. The policy emphasizes the importance of providing students with a broad-based education that fosters critical thinking, creativity, and innovation. The following are some of the key recommendations of the NEP 2020 with respect to legal education in India:

(ii) Integration of Law with other Disciplines

The NEP 2020 recognizes that the legal system in India is intertwined with various other disciplines such as economics, political science, sociology, and management. Therefore, the policy recommends the integration of law with other disciplines in the curriculum. This will enable students to develop a more comprehensive understanding of the legal system and its impact on society. It will also help students to acquire knowledge and skills in other disciplines that are essential for the practice of law.

The integration of law with other disciplines will require a rethinking of the existing curriculum and the development of new courses that bridge the gap between law and other disciplines. It will also require collaboration and partnerships between law schools and other institutions such as social science and management schools.

(iii) Multidisciplinary Universities and Colleges

The NEP 2020 recommends the establishment of multidisciplinary universities and colleges that offer programs in law, humanities, and social sciences. This will enable students to pursue interdisciplinary studies and acquire knowledge and skills that are relevant to the practice of law. The multidisciplinary approach will also help students to develop a more holistic understanding of the legal system and its relationship with other disciplines.

The establishment of multidisciplinary universities and colleges will require significant investment in infrastructure and human resources. It will also require collaboration and partnerships between different institutions and stakeholders.

III.Experiential Learning

The NEP 2020 emphasizes the importance of experiential learning in legal education. Experiential learning involves providing students with opportunities to engage in practical, hands-on learning activities such as internships, moot court competitions, and legal aid clinics. The aim is to bridge the gap between theory and practice and produce graduates who are not only well-versed in legal concepts but also have practical skills.

Experiential learning is essential for the development of practical skills and competencies that are required for the practice of law. It is also essential for the development of critical thinking and problem-solving skills, which are essential for effective legal practice.

IV. Opportunities in NEP 2020:Before NEP 2020 policy, there had been manychallenges in our educational system. Some of

these challenges were:

- •Fragmented University Ecosystem;
- •Insufficient educational outcomes and cognitive
- •skill development in students;
- •Discipline separation that is rigid and
- •uncompromising;
- •Lack of quality higher education in socioeconomically disadvantaged areas;
- •Poor autonomy of faculties and institutions;
- •Faculty and institution leadership career plans
- •and advancement are inadequate;
- •Inadequate research grants in all fields;
- •University's subordinate governance and
- •leadership;
- •Inadequate regulatory systems that stifle the
- •expansion of outstanding and innovative
- •institutions;
- •Excessive partnerships with many universities

result in low academic achievement;NEP 2020 attempted to address these issuesusing a multidisciplinary approach. This policy isfounded on the pillars of "Access, Equity, Quality, Affordability, and Accountability," and it willhelp India become a flourishing knowledge hubwith new opportunities. This regulation allowsfor certain smooth transitions.

Thesemodifications are:

- •Establishment of a higher education system
- •consisting of large, multidisciplinary
- •institutions;
- •The transition from a demanding university
- •curriculum to a diversified university education;
- •Provide independence to faculty and
- •institutions;

- •Renovating curriculum, teaching methods,
- •evaluation, and scholar support to improve
- •student experiences;

V.CONCLUSION

Legal education in India has been undergoing significant changes in recent years, with the introduction of new laws, changes in the legal profession, and the increasing demand for legal services. The NEP 2020 has also brought about changes in legal education in India, with a focus on making legal education more interdisciplinary and research-oriented.One of the key recommendations of the NEP 2020 with respect to legal education is the integration of law with other disciplines such as economics, political science, sociology, and management. This is intended to provide students with a more comprehensive understanding of the legal system and its impact on society.By ensuring a living salary, regard, decency, andindependence, as well as incorporating qualityassurance and reporting standards in thesystem, the NEP can help recruit the brightestand best to educate at all levels. The neweducation strategy has a commendableobjective, but its success will be determined byits ability to properly integrate with othergovernment policies in order to achieve aholistic structural transformation. As a result ofpolicy interconnections, education policy canensure India's expertise in working moreproactively with the business world to buildvocational and technical education and make it a

success.

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NEP-2020 and Teacher Education-Some Issues

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Abstract
Education is the key for development of any society which depends on the quality of teachers. Teacher's knowledge, teacher's dedication, teacher's quality, teacher's professional commitment and his inner motivation are the factors responsible teaching learning process. Production of competent teachers is a big challenge of the contemporary world. With increasing knowledge, today, teacher's job has been more challenging in pedagogical and psychological theories, philosophical and sociological perspective, a proper Teacher education programmes need to be formulated. Necessary improvement in teacher education is a challenge for every nation to provide effective and competent teachers. In India, during the chase of this reformation various policy documents in the form of Kothari commission report (1964-66), Acharya Rammurti Samiti Report (1990), NCF (2005), National knowledge commission report, NCTE regulations 2009, NCTEF (2010) etc., the curriculum and regulations for Teacher education have experienced a paradigm shift. However, yet there are some issues and problems which need to be addressed. This purpose of the present paper is an attempt to highlight some of the policy issues for teacher education in light of NEP2020.

Keywords: *Teacher Education, Policy Issues*

Introduction
Education is a dynamic policy. Its concept changes from time to time. It is interpreted in philosophical, sociological and pragmatic connotations which vary from one another. To imbibe this all among its customers, the society need highly motivated, qualified, and trained teachers to ensure meaningful access to education. Teacher education is necessary in creating school teachers who shape the next generation. Teacher preparation is an activity that requires multidisciplinary perspectives and knowledge, formation of dispositions and values, and development of practice under the best mentors. Teachers must also be grounded in Indian values, languages, knowledge, ethos, and traditions including tribal traditions, while also being well-versed in the latest advances in education and pedagogy. W. H. Kilpatrick advocates "teacher training by stating that „Training is given to animals and circus performers, while education is to human beings. Teacher education encompasses teaching skills, sound pedagogical theory and professional skills".
To quote Clinton in his Call for Action for American Education in the 21st Century that, "Every community should have a talented and dedicated teacher in every classroom. Therefore, we have enormous ways and methods to ensure teacher quality well into the 21st century if we recruit promising people into teaching and give them the highest quality preparation and training".

Tremendous expansion of teacher education institutions during the last twenty years reflects the teacher education scenario of India. Increase graph in the number of schools and enrolment as a result of nationwide education schemes and programmes viz-a-viz Operation Blackboard((OB), District Primary Education Programme(DPEP), Sarva Shiksha Abhiyan(SSA) and Universalization of Elementary Education(UEE), demands for increased number of teachers which in turn demands and increase of teacher education institutions. Unfortunately, the recommended quality parameters were not given a place in the whole teacher education process. This resulted, in poor quality of teachers, lack of responsibility among teachers, and lack of dedication has been witnessed among the prospective teachers.

As recommended in NEP 2020, the introduction of 4-year integrated B.Ed. programme by such multidisciplinary HEIs will, by 2030, will become the minimal degree qualification for school teachers. Also, the HEI offering the 4-year integrated B.Ed. may also run a 2-year B.Ed., for students who have already received a Bachelor's degree in a specialized subject. A 1-year B.Ed. may also be offered for candidates who have received a 4-year undergraduate degree in a specialized subject. The question is how to implement the 4 year integrated B. Ed programme in order to improve and reach the levels of integrity and credibility that is required to restore the prestige of the teaching profession.

1. **Need for Orientation to Teacher towards Multidisciplinary Education:** The existing education system excludes formal training and orientation towards pedagogy for college and university educators. This urgently calls for an overhaul of the curriculum design to make it flexible and organic for enabling foundational and higher-order thinking and skill inculcation at different levels of education. The policy seeks to establish multi-disciplinary institutions for higher education replacing the single-disciplinary ones. The road to attain this goal has been paved with good intentions. For this purpose, there is need for proper training teacher educator. Teacher educators are less competent to deal with the problems of classroom and behavior problems of student teachers and are not efficient enough to develop desired level of skills among the student teachers. They have lack of subject matter mastery. NEP2020 implementing such bold objectives will require training teachers, educators and official staff appropriately. Learning has to be an enjoyable and engaging task rather than an arduous exercise which ultimately churns out unemployable youth. The policy will have to design a learning ecosystem which takes into account the geographical and cultural diversity of our country as well as the varied learning pace of each student.
2. **Need for Changing the Mindset:** Our current education system is the practice of the British and Industrial age. The change in mindset will involve two or more generation of parents, teachers, grandparents and educators. A STEM education focused generation has to give way to the NEP. The corporate world also will need to align this and change its recruitment and grooming policies. There will be several challenges in changing this mindset. However, it can be done with lot of soft power play by the government.
3. **Need to Control over Teacher Education Institutions:** The teacher education regulatory bodies need be empowered to take stringent action against substandard and dysfunctional teacher education institutions (TEIs) that do not meet basic educational criteria. NCTE is regulatory body which controls the functioning of teacher education institutions and holds control over the quality education there. It sets and maintains the standards of education in these institutions. But in past few years teacher education institutions are so drastically increase in number that it becomes difficult to monitor all the institutions. Some of these institutions are compromising quality for the sake of money only.
4. **Need for Raising the Bar for Teachers***:* The country needs the very best and brightest personnel to enter at all levels for the teaching profession. Also, teachers in the society need to be re-instated as the most respected members of society, as they are the ones who really shape younger generations. Work also needs to be done in removing personal and professional barriers of all types for working in far flung areas which is crucial for making the NEP a success.
5. **Need to Revamp the Admission Policy for Teacher Education Programmes:** There are lot of defects in the admission procedure for teacher education programmes. Students who fail to get a seat in universities and other HEIs move towards the Teacher Education Institutions for B. Ed programme. In fact there is no clear cut procedure which is to be followed while admitting students for teacher education programme. No attitude, aptitude, test is conducted to ascertain the students inclinations. Any candidate who posses' minimum required qualification gets admitted.

To sum up, the drafting committee of NEP 2020 has made a comprehensive attempt to design a policy that considers diverse viewpoints, global best practices in education, field experiences and stakeholders' feedback. Really the mission is aspirational but the implementation roadmap needs to be devised properly.

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A Comparative Study onMobile Wireless Technologies: 1Gto 5G

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Abstract:

With the revolutionary development in electronic and communication, mobile technology and handheld devices has become the important part of daily life. Use of internet has become routine in our life. As a result, volume of data traffic on Internet is increasing day by day. Over the past three to four decades, the major development have been found in the mobile technology, the speed of data transfer, capacity latency and network coverage. In this paper, an attempt has been made to review various existing generations of mobile wireless technology. From generation 1G to 5G this world of telecommunication has seen a number of improvements along with improved performance with every passing day. This paper also focuses on all preceding generations of mobile communication along with fifth generation technology. The Fifth generation technologies offer various new advanced features which makes it most powerful and in huge demand in the future. The main features in 5G mobile network is that user can simultaneously connect to the multiple wireless technologies and can switch between them.

Key Words: Evolution from 1G-5G, Comparison of all Generations, 5G Technology

Introduction:

The cellular wireless generation generally refers to a change in the fundamental nature of the service, non-backwards compatible transmission technology, and new frequency bands. The last few years have witnessed a phenomenal growth in the wireless industry, both in terms of mobile technology and its subscribers. For the last few decades, network operators and vendors have felt the importance of efficient networks. This resulted in Network Planning and optimization related services coming in to sharp focus. As the need arise, first generation was developed around 1980s by Nippon Telegraph and Telephone (NTT) in Tokyo. Japan was the first country to commercialize 1G. 1G is based on analog signals based on AMPS (Advance Mobile Phone Service). FDMA (Frequency Division Multiple Access) scheme of multiplexing was used in 1G. Due to limitations of 1G like very less capacity and analog technology, 2G was introduced in 1990s in Finland. 2G had many advantages compared to 1G. 2G was offering bettersecurity compared to 1G and had made better and efficient use of spectrum available and also had an added facility of text services. Internet access facility was also available using GPRS (General Packet Radio Service).

With the passage of time, mobile users increased and use of internet was also increased with faster internet access demand. To fulfill this demand 3G was introduced. The concept of CDMA (Code Division Multiple Access) and WCDMA (Wideband Code division multiple access) was introduced in 3G. NTT DoCoMo first commercially launched it in Japan in early 2000s. [1]

Next generation mobile networks, commonly referred to as 4G, and are envisaged as a multitude of heterogeneous systems interacting through a horizontal IP-centric architecture [2] 4G communication system was first introduced in Finland in 2010. With 4G network high speed internet access can be usedup to 100 Mbps.High speed like online gaming, high definition video streaming and interactive TV can be enjoyed with this high speed 4G network. Main advantage of 4G is that 4G systems are cheaper than previous generations as it does not require to redesign and structure the scenario, there are already tools are present so 4G is built on the top of existing network.[3]

The rapidly increasing number of mobile devices, voluminous data, and higher data rate are pushing to rethink the current generation of the cellular mobile communication. The next or fifth generation (5G) cellular networks are expected to meet high-end requirements. 5G networks will be providing a flexible platform for the upcoming services such as IoT, Artificial Intelligence, Cloud computing, Natural Language Processing, machine communication and all the latest technologies.

Literature Review:

A number of researcher has worked on this current field. A short summery of related work has been given below:

Sapakal S.R. et al. (2013), have discussed about the comparison of different generation of mobile technology and discussed the needs of 5G technology and have drawn 5G network architecture.

T. Sharma et al.(2016), in the study "Analogous study of 4G and 5G," discussed the comparison between 4 g and 5g and its architecture. In this study they discussed about development of 4G and 5G technology.

S. Khan Tayyaba and M. A. Shah (2017)in the study "5G cellular network integration with SDN: Challenges, issues and beyond," have discussed about 5G technology. In this paper, a survey on state of the art on the 5G integration with the SDN is presented. A comprehensive review is presented for the different integrated architectures of 5G wireless network and the generalized solutions over the period 2010-2016.

S. Patel at el. (2018) in his study," Comparative Study of 2G, 3G and 4G", have discussed the evolution of 2G, 3G and 4G technologies. In this study comparison is made between 2G, 3G and 4G networks, how they evolved and its advantages and disadvantages, channel-coding scheme used and the frequency band used in each generation.

R. Zeqiri, et al.(2019) in his study "Comparison of Algorithms and Technologies 2G, 3G, 4G and 5G," has discussed characteristics of each generation and provides visions for development of technology and the advancement of new technologies ranging from 2G to the latest as the most advanced 5G.

Comparative study of various generations from 1G To 5G

❖**First Generation Mobile Technology (1G):**

Wireless cellular technology is started with first generation mobile phones, popularly known as 1G. It was based on analog telecommunications system, introduced in 1979 and continued to mid of the 1980s. 1G mobile communication system was introduced in Japan in 1979 by Nippon Telegraph and Telephone (NTT).1G was the first generation of wireless cellular technology. 1G supports voice only calls.The First generation of wireless mobile communication was totally based on analog signal. Analog system was first implemented in North America, were known as Analog Mobile Phone System(AMPS). The First Generation were Analog Telecommunication standard that were introduced in 1980s And continued until being replaced by Second Generation Digital Telecommunication. [6] In 1G mobile communication, land area was divided in to small sectors known as cells.Each cell had a base station, which used radio signals and a transceiver for communicating with mobile devices. Base stations were connected to telephone networks. Frequency modulation techniques were used for voice calls by base stations.

Drawbacks of 1G mobile communications

- The main drawback of 1g technology was that communication was done using analog signals rather than digital signals, This was less effective means of transmitting information. It was slower and the signals cannot reach as far in terms of secluded areas.
- The analogue signals were more likely to suffer interference problems. So the communication was noisy.
- 1G is analog technology, and the phones using it had poor battery life and voice quality, little security, and were prone to dropped calls.

❖**Second Generation Mobile Technology (2G):**

2G technology refers to the second generation. It was launched in Finland in the year 1991 which is based on GSM and effectively took cell phones from analog to digital communications. Second generation enabled voice transmission with digital signal and speed up to 64kbps.The 2G telephone technology introduced call and text encryption, along with data services such as SMS, picture messages, and MMS. Digital signals were consume less battery power and so mobile sets were much more energy efficient than their 1G counterparts.Digital coding improves the voice clarity and reduces noise in the line. The bandwidth required for 2G transmission is about 20- 200 KHz. During the second generation, mobile telecommunication industry experienced exponential growth of usage of the both subscribers and valued added services.2G phones were developed with introduction of GSM technology. Global system for mobile communication or GSM uses digital modulation to improve the voice quality.

2.5G, which stand for “second and half generation” is cellular wireless technology .The term “second and half generation” describe the General Packet Radio Services. GPRS provides the data rate from 56Kbit/s to 115Kbits/s. It was used for services like Wireless Application Protocol (WAP), Access Multimedia Messaging Services (AMMS), and for internet communication services such as Email and World Wide Web access. It may support services like that WAP, SMS, MMS, Mobile games and Search and Directory.

❖ **Third Generation Mobile Technology (3G):**

3G was the third generation of wireless technologies introduced in 1998. It comes with enhancements over earlier wireless technologies, such as high-speed transmission, advanced multimedia access, and global roaming. 3G wireless networks have the bandwidth to provide converged voice and data services. 3G services will seamlessly combine superior voice quality telephony, high-speed mobile IP services, information technology, rich media, and offer diverse content. 3G system uses CDMA (Code Division Multiple Access) and WCDMA (Wide Band Code Division Multiple Access). CDMA is a technique in which a unique code is assigned to each user using the channel at that time. After assigning a unique code, completely available bandwidth is utilized efficiently in it. Due to this very large number of users can use the channel at the same time. WCDMA also known as UMTS (Universal Mobile Telecommunication System) uses much larger career frequency due to which more amount of users can be accommodated at compared to CDMA. [7] To further increase the speed of data, HSPA and HSPA+ (High Speed Packet Access) was introduced. Due to HSPA+ networks can be upgraded to run at broadband speeds. The concept of MIMO (Multiple Input Multiple Output) was first introduced in HSPA+. Due to this data rates can reach to as high as 42 Mbps.[8] HSPA and HSPA+ can be considered as 3.5G and 3.75G respectively.

❖Fourth Generation Mobile Technology (4G):

The fourth generation wireless technology (4G) was introduced in 2010 in order to meet out the need for faster speed and better connectivity.It supports mobile web access, gaming services, HD mobile TV, video conferencing, 3D TV, and other features that demand high speeds.Fourth Generation of mobile technology offers a speed of 100Mbps. Due to such a high data rate, it can support applications like online gaming, live streaming of high definition video, voice over IP.4G is synonymous with Long Term Evolution (LTE) technology, which is an evolution of the existing 3G wireless standard. A 4G network can be categories in to two categories, **LTE** (Long Term Evolution) and **WIMAX** (Worldwide Interoperability for Microwave Access). LTE stands for *Long-Term evolution*, a standard for high-speed wireless communication commonly used in 4G connections. LTE data is transmitted with faster speed and lower latency. The connectivity for the LTE network is available universally around the world for both customers and industrial applications. WiMAX is a type or representative of 4G wireless internet. It is similar to wifi, which enables the user to access the internet without the need for wires. However, it is a bit different from wifi, as unlike wifi, it can cover vast distances such as cell phone networks with high-speed internet access similar to broadband. The 4G capabilities for transmitting and receiving the signal are based on **Multiple Input and Multiple Output (MIMO)** and **Orthogonal Frequency Division Multiplexing (OFDM) technologies**. Due to these technologies, 4G offers high capacity and bandwidth comparison to 3G.MIMO technology reduces network congestion as compared to 3G, and hence services can be served to more users without network congestion.

❖Fifth Generation Mobile Technology (5G):

5G Technologystands for 5th generationmobile technology. 5G represent the next majorphase of mobile telecommunication ethics beyond 4G standards. 5G technology has very wide scope. It is not limited to the radio technology; it can also provide services to fixed host communication, cloud infrastructure, etc. 5G mobile network improves the ecosystem of the telecommunication network and provide services to healthcare industry, agriculture industry, smart city project in an energy efficient manner. 5G builds foundation of digitalization from personal communication to the interconnection of society. The primary objective of 5G is to provide high-speed mobile broadband and better throughput along with ultra-low latency, high reliability and security in comparison to 3G or 4G networks. 5G network is very fast and reliable. The concept of hand held devices is going to be revolutionized with the advent of 5G. Now all the services and applications are going to be accessed by single IP as telephony, gaming and many other multimedia applications. 5G network technology will reveal a new era in mobile communication technology. The 5G mobile phones will have access to different wireless technologies at the same time and the terminal should be able to combine different flows from different technologies. The future enhancement of Nano-core will be incredible as it combines with artificial intelligent (AI).One can able to control his intelligent Robot using his mobile phone. Your Mobile can automatically type the message what your brain thinks. We can monitor any place of the world from anywhere, observe space and watch TV channels at HD clarity in our mobile phones without any interruption.In fifth generation researches are made on development of World Wide Wireless Web (WWWW), Dynamic Adhoc Wireless Networks (DAWN) and Real Wireless World. Fifth generation focus on (Voice Over IP) VOIP-enabled devices that user will experience a high level of call volume and data transmission.The 5G technologies comprise all types of sophisticated features which make 5G technology most governing technology in the vicinity of future.

Conclusion:

From the above paper, we have studied about the different existing wireless technologies and generation bands from 1G to 5G. In this paper the evolution of wireless technologies and how they came into existence have been discussed. Advanced Wireless technologies have proved to be of great boonto the telecommunication sector in developing it. Last decade saw a huge advancement in field of wireless communication and especially in the field of cellular networks. It will take some years to completely migrate to 4G systems and work has already begun towards 5G technologies and its challenges. The new upcoming 5G technology will be available in the market to fulfill user demands with affordable rates. 5G network technology will release a novel era in mobile communication.

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NEP-2020ના સંદર્ભમાં ઉચ્ચ શિક્ષણની ક્ષિતિજોનું વિસ્તૃતીકરણ

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સારાંશ

રાષ્ટ્રીય શિક્ષણ નીતિ 21મી સદીના ભારતનો, નવા ભારતનો નાખનારી છે. 21મી સદીની ભારતના યુવાનોને કેવા શિક્ષણની જરૂર છે અને તેની સાથે કેવા કૌશલ્યો જોઈએ તે વિષય પર નવી શિક્ષણનીતિમા વધારે ધ્યાન અપાયું છે. પ્રસ્તુત અભ્યાસ ઉચ્ચ શિક્ષણ ક્ષેત્રે વિવિધ પરિવર્તનો લાવી શિક્ષણની ક્ષિતિજો વિકસાવવા નવા અભ્યાસક્રમો જાણવા અને સૌરાષ્ટ્રના પાયાના ઉદ્યોગોના વિકાસમાં NEP - ૨૦૨૦ની ભૂમિકા જાણવા માટે હાથ ધરવામાં આવ્યો હતો. અભ્યાસમાં NEP ૨૦૨૦મા કરવામાં આવેલ ઉચ્ચ શિક્ષણની ક્ષિતિજો વિકસાવવા અંગે જરૂરી પરિવર્તનો સૂચવવામાં આવ્યા છે. સૌરાષ્ટ્ર વિસ્તારના વિવિધ ઉદ્યોગો અંગેની માહિતી ગૌણ સ્રોત દ્વારા મેળવી હતી તેમજ વિદ્યાર્થીઓને ઉદ્ભવતી સમસ્યાઓ અંગે મુલાકાત પદ્ધતિ દ્વારા ૫૦ વિદ્યાર્થીઓ સાથે સર્વે પદ્ધતિથી માહિતી મેળવવામાં આવી હતી. સૌરાષ્ટ્ર વિસ્તારના મુખ્ય 6 ક્ષેત્રોના ઉદ્યોગો અને તેના વિકાસ માટે સૂચનો દર્શાવવામાં આવ્યા હતા. સંશોધન દરમ્યાન પ્રાપ્ય માહિતીના આધારે તેમજ NEP ૨૦૨૦ના સંદર્ભમાં અભ્યાસક્રમમાં સુધારાઓ સૂચવવામાં આવ્યા હતા. અભ્યાસમાં દર્શાવવામાં આવેલ પરિવર્તનો અને NEP ૨૦૨૦ના સૂચનો અમલમાં મુકવામાં આવશે તો ઉચ્ચ શિક્ષણની ક્ષિતિજો વિસ્તરી ભારત અને ભારતીય સંસ્કૃતિને વિશ્વગુરુ બનાવી શકાશે.

ચાવીરૂપ શબ્દો : NEP ૨૦૨૦, ઉચ્ચ શિક્ષણની ક્ષિતિજોનું વિસ્તૃતિકરણ

NEP - 2020ના સંદર્ભમાં ઉચ્ચ શિક્ષણની ક્ષિતિજોનું વિસ્તૃતીકરણ

1.0 પ્રસ્તાવના

NEP ૨૦૨૦ એ શૈક્ષણિક સુધારાઓ સાથે આવેલ સૌથી વધુ પ્રોત્સાહનકરી નીતિ છે. આ નીતિમા વિદ્યાર્થીઓ અને તેમને ઉદ્ભવતી સમસ્યાઓ તેમજ વર્તમાન જરૂરિયાતોને ધ્યાનમાં રાખી અભ્યાસક્રમનું ઘડતર કરવામાં આવેલ છે. આ નીતિમા ઉચ્ચ શિક્ષણ અને સંશોધનને

પ્રોત્સાહન આપવામાં આવેલ છે. ઉચ્ચ શિક્ષણમાં એવા અભ્યાસક્રમો દાખલ કરવાની હિમાયત કરવામાં આવી છે જેથી ભારતીય સંસ્કૃતિનો પ્રચાર પ્રસાર થાય, વિદ્યાર્થીઓને કૌશલ્યલક્ષી શિક્ષણ આપવામાં આવે તેમજ વિદ્યાર્થીઓને રોજગાર મળી રહે.

2.0 સંશોધનના હેતુઓ

- ✓સૌરાષ્ટ્ર વિસ્તારના વિવિધ ઉદ્યોગોને વિકસાવવાના સંદર્ભમાં NEP-2020ની ભૂમિકા જાણવી.
- ✓NEP-2020 ના સંદર્ભમાં ઉચ્ચ શિક્ષણ ક્ષેત્રે વિવિધ પરિવર્તનો લાવી શિક્ષણની ક્ષિતિજો વિકસાવવા નવા અભ્યાસક્રમો જાણવા.

3.0 સંદર્ભ સાહિત્યની સમીક્ષા

NEP-2020 મા શિક્ષણને વધુ અસરકારક અને જીવન ઉપયોગી બનાવવાના સંદર્ભમાં મહત્વના મુલગત ફેરફારો કરવામાં આવ્યા છે. આ પરિવર્તનોમા ઉચ્ચ શિક્ષણને વધુ ભાર આપવામાં આવ્યો છે કારણકે, ઉચ્ચ શિક્ષણ પ્રાપ્ત કરનાર વિદ્યાર્થીઓ દેશના વ્યવસાયિક નાગરિકો છે. વિદ્યાર્થીઓને ઉચ્ચ શિક્ષણ દ્વારા વ્યવસાયલક્ષી અભ્યાસક્રમો પ્રાપ્ય બને એ સંદર્ભમાં પણ NEP-2020મા ઘણી માહિતી આપવામાં આવેલ છે.

3.1NEP 2020 અને ઉચ્ચ શિક્ષણ

NEP-2020 એ ભારતીય શિક્ષક પ્રશિક્ષણ સંસ્થાન ગાંધીનગર દ્વારા પ્રકાશિત કરવામાં આવેલ દસ્તાવેજ છે. NEP-2020 ને મુખ્ય 4 વિભાગોમા વિભાજીત કરવામાં આવેલ છે. જે આ મુજબ છે:

ક્રમ	વિભાગનું નામ	પ્રકરણોની સંખ્યા
1	શાળા શિક્ષણ	8
2	ઉચ્ચ શિક્ષણ	11
3	અન્ય કેન્દ્રવર્તી શિક્ષણક્ષેત્રો	5
4	અમલીકરણ વ્યૂહરચના	3

આમ કુલ ૨૭ પ્રકરણમાં NEP-2020 અંગે વિગતો દર્શાવવામાં આવી છે. ઉચ્ચ શિક્ષણના વિભાગ 2 મા સમાવિષ્ટ કુલ 11 પ્રકરણોની યાદી આ મુજબ છે:

ક્રમ	વિભાગ 2 ઉચ્ચ શિક્ષણમા સમાવિષ્ટ પ્રકરણો
1	ગુણવત્તાયુક્ત વિશ્વવિદ્યાલય અને મહાવિદ્યાલયો : ભારતીય ઉચ્ચ શિક્ષણ વ્યવસ્થાપન માટે એક નવો અને ભવિષ્યોન્મુખ દ્રષ્ટિકોણ
2	સંસ્થાકીય પુનર્ગઠન અને એકત્રીકરણ
3	સર્વાંગી અને બહુવિદ્યાશાખાકીય શિક્ષણ તરફ
4	શ્રેષ્ઠત્તમ અધ્યયન વાતાવરણ અને વિદ્યાર્થીઓ માટે સહાયતા
5	પ્રેરિત, ઉત્સાહિત અને સક્ષમ અધ્યાપકો
6	ઉચ્ચ શિક્ષણમા સમાનતા અને સમાવેશન
7	શિક્ષક પ્રશિક્ષણ
8	વ્યાવસાયિક શિક્ષણનું પુનઃગઠન
9	નવા રાષ્ટ્રીય સંશોધન પ્રતિષ્ઠાન દ્વારા દરેક ક્ષેત્રમા ગુણવત્તાયુક્ત શૈક્ષણિક સંશોધનને ઉત્પ્રેરણા
10	ઉચ્ચ શિક્ષણની નિયમનકારી પ્રણાલીમાં આમૂલ પરિવર્તન
11	ઉચ્ચ શિક્ષણ સંસ્થાઓ માટે અસરકારક પ્રશાસન અને નેતૃત્વ

ઉચ્ચ શિક્ષણને વ્યવસાયલક્ષી બનાવી વિદ્યાર્થીઓને રોજગારી પૂરી પાળવાના ધ્યેય સાથે ઉપરોક્ત પ્રકરણો અને NEP – ૨૦૨૦ ની રચના કરવામાં આવી હતી. ઉચ્ચ શિક્ષણની ક્ષિતિજો વિકસાવવા અંગે નીચેની બાબતો ખુબ જ મહત્વની બની રહેશે.

- પ્રાચીન કાળના શિક્ષણમાં સમાવિષ્ટ ૬૪ કલાઓને ફરી શિક્ષણ સાથે જોડી શિક્ષણને વ્યવહારુ, વ્યવસાયલક્ષી બનાવવું.
- નવવિચાર, તાર્કિક વિચારસરણી, સંશોધનો અને વિવિધ કૌશલ્યોનો વિકાસ થાય એવું શિક્ષણ આપવું.
- માત્ર એક જ વિદ્યાશાખાને અનુરૂપ વિષયો ન શીખવતા ઉચ્ચ શિક્ષણને બહુવિદ્યાશાખાકીય બનાવી વિદ્યાર્થીના અન્ય રસના વિષયો, કૌશલ્યોનો વિકાસ થાય તેવી વ્યવસ્થા કરવી.
- ઉચ્ચ શિક્ષણને બહુવિદ્યાશાખાકીય બનાવવાનો મુખ્ય હેતુ વિદ્યાર્થીના સર્વાંગી વિકાસને વેગ આપવાનો છે. આવું શિક્ષણ વિદ્યાર્થીઓમાં માત્ર વિષયવસ્તુનું સૈદ્ધાંતિક જ્ઞાન જ નહિ પરંતુ મુલ્યો અને વ્યવાસયીક્તાનું ઘડતર કરશે.

- •ઉચ્ચ શિક્ષણ ક્ષેત્રે થતા સંશોધનોને બહુવિદ્યાશાખાકીય બનાવી તેનો વ્યવારું ઉપયોગ થાય તેવું શિક્ષણ આપવું.
- •ઉચ્ચ શિક્ષણ સંસ્થાઓ ઇન્ક્યુબેશન સેન્ટર શરુ કરી સંશોધન અને નવીનીકરણ પર વધુ ધ્યાન કેન્દ્રિત કરશે જેથી ઉચ્ચ શિક્ષણની ક્ષિતિજોને વિકસાવી શકાય.
- •ઉચ્ચ શિક્ષણને પ્રોત્સાહન મળે તેવા સક્ષમ અને ગુણવત્તાસભર અધ્યાપકોનું જોડાણ કરવું.
- •ઉચ્ચ શિક્ષણ સંસ્થાઓમાં મૂળભૂત માળખાકીય સુવિધાઓ પૂરી પાળવી.
- •અસરકારક ઉચ્ચ શિક્ષણ માટે અધ્યાપકોને અભ્યાસક્રમ અને અધ્યાપનશાસ્ત્રમા નવીન અભિગમો વિકસાવવા અને સંશોધન કરવાની સ્વતંત્રતા અને પુરતો સમય આપવો.
- •ઉચ્ચ શિક્ષણમાં સમાનતા અને સમાવેશી શિક્ષણ બનાવવું.
- •શિક્ષક પ્રશિક્ષણને આધુનિક બનાવવું અને કૌશલ્યવર્ધક, સાધનસજ્જ બનાવવું.
- •ટૂંકા અને લાંબાગાળાના માર્ગદર્શન અને સહાય માટે રાષ્ટ્રીય અભિયાનની સ્થાપના થશે.

4.0 સંશોધનનું વ્યાપવિશ્વ અને નમુનો

NEP-2020ને ધ્યાનમાં રાખી શિક્ષણની ક્ષિતિજો વિકસાવવા ગુજરાત રાજ્યના સંદર્ભમાં અભ્યાસ હાથ ધરવામાં આવ્યો હતો.

સહેતુક નમુના પદ્ધતિ દ્વારા ગુજરાતના સૌરાષ્ટ્ર વિસ્તારની નમુના તરીકે પસંદગી કરવામાં આવી હતી.

5.0 સંશોધનની પદ્ધતિ

પ્રસ્તુત સંશોધનમા ગુણાત્મક સંશોધન પદ્ધતિ અને સર્વેક્ષણ પદ્ધતિનો ઉપયોગ કરવામાં આવ્યો હતો.

6.0 માહિતીનું સ્વરૂપ અને પ્રકાર

સંશોધન અંગે ગૌણ અને પ્રાથમિક બંને પ્રકારની માહિતીનો ઉપયોગ કરવામાં આવ્યો હતો. માહિતી સંખ્યાત્મક અને ગુણાત્મક બંને સ્વરૂપે પ્રાપ્ય બની હતી.

7.0 સૌરાષ્ટ્રના વિવિધ ઉદ્યોગોને વિકસાવવાના સંદર્ભમાં NEP-2020 ની ભૂમિકા

NEP-૨૦૨૦ મા વ્યાવસાયિક અભ્યાસક્રમો અને ઉચ્ચ શિક્ષણમાં પ્રાયોગિક અને વ્યવસાયક્ષમ કૌશલ્યોનો વિકાસ થાય તેવા શિક્ષણની હિમાયત કરવામાં આવી છે. સૌરાષ્ટ્ર વિસ્તારના લોકો

વિવિધ વ્યવસાયો સાથે સંકળાયેલા છે ત્યારે NEP-૨૦૨૦ ઉદ્યોગોના વિકાસમાં અને ઐધ્યોગિક શિક્ષણમા કઈ રીતે મદદરૂપ થશે તે અંગે વિવિધ વ્યવસાયો સાથે જોડાયેલ ૫૦ લોકો સાથે મુલાકાત દ્વારા માહિતી લેવામાં આવી હતી. જે આ મુજબ છે.

➢**મત્સ્ય ઉદ્યોગ**

મત્સ્ય ઉદ્યોગ સૌરાષ્ટ્રમાં સૌથી વધુ જોવા મળે છે. ગુજરાતના ૧૬૦૦ કિમી. દરિયાઈ વિસ્તારમાંથી સૌરાષ્ટ્રના મોટા ભાગના વિસ્તારમાં દરિયા કિનારો હોવાથી આ ઉદ્યોગ વધુ પ્રમાણમાં જોવા મળે છે. ઉદ્યોગ અંગે વર્ષ ૨૦૧૭ થી ૨૦૨૨ સુધીની પ્રારંભિક માહિતી આ મુજબ છે:

FISH PRODUCTION AND VALUE OF GUJARAT STATE							
Sr. No.	Year	FISH PRODUCTION IN MARINE			VALUE IN Rs. Lakhs		
		Marine	Inland	total	Marine	inland	Total
1	2017-18	700743	137685	838428	495088.22	181285.35	676373.57
2	2018-19	699230	142880	842110	506510.16	194004.24	700514.40
3	2019-20	700809	157463	858272	532915.45	228351.88	761267.33
4	2020-21	619720	124705	744425	632875.64	244456.34	877331.98
5	2021-22	688272	185689	873961	765950.07	356176.52	1122126.59

ઉપરોક્ત કોષ્ટકમાં ગુજરાત રાજ્યમાં જોવા મળતા મત્સ્ય ઉદ્યોગ અંગેની વિગતો દર્શાવેલ છે. આ વિગતોના આધારે જોઈ શકાય છે કે ગુજરાતમાં દર વર્ષે આ ઉદ્યોગના વ્યાપાર અને નિકાસનું પ્રમાણ વધતું જાય છે. આ ઉદ્યોગને જો સહાય અને પ્રોત્સાહન આપવામાં આવે તો તેને લઘુ ઉદ્યોગમાંથી પાયાના ઉદ્યોગ તરીકે વિકસાવી શકાય છે. ત્યાર બાદ હવે સૌરાષ્ટ્રના વિસ્તારો અંગે માહિતી મેળવીએ.

DETAILS OF FISHERMEN CENSUS 18TH											
sr.no.	District	centers	Family	Fishermen population			Marine population	Inland population	Active fishermen		
				Male	Female	Total			Marine	Inland	Total
1	2	3	4	5	6	7	8	9	10	11	12
1	Kuchchh	74	4553	11257	10385	21642	20282	1360	7581	366	7947
2	rajkot	20	1796	5247	4852	10099	870	9229	381	3618	3999
3	Bhavnagar	33	1852	5042	4592	9634					

4	Surendra nagar	21	2485	7013	6238	13251	0	13251	0	3066	3066
5	Jamnagar	32	6052	21181	20160	41341	40900	441	11176	102	11278
6	junagadh	32	15289	46665	45363	92028	88274	3754	39955	1381	41336
7	Porbandar	10	6088	17116	15809	32925	32639	286	7586	101	7687
8	Amreli	9	2957	13726	13997	27723	27158	565	19021	116	19137

ઉપરોક્ત માહિતીને જોતા સમજી શકાય કે સૌરાષ્ટ્રના વિસ્તારના લોકો મોટા ભાગે આ ઉદ્યોગ સાથે જોડાયેલ છે. આ કુટુંબોની સંખ્યા હાલ ખુબ વધુ છે કારણકે, આ ઉદ્યોગને તેઓએ પોતાની આજીવિકા બનાવી છે અને સતત તેની સાથે જોડાયેલ જોવા મળે છે. માત્ર પુરુષો જ નહી પરંતુ મહિલાઓ પણ આ ઉદ્યોગમા જોડાયેલ હોવાથી એક કૌટુંબિક ઉદ્યોગ તરીકે તેને જુએ છે. આ કુટુંબોની સંખ્યા પણ વર્ષ પ્રતિવર્ષ વધતી જોવા મળે છે. આ કુટુંબોના બાળકો પણ આ જ વ્યવસાયમાં જોડાવાનું પસંદ કરે છે ત્યારે આપણા ઉચ્ચ શિક્ષણમા આ ઉદ્યોગને લગતા અભ્યાસક્રમો પણ હોવા જરૂરી છે. સૌરાષ્ટ્ર ક્ષેત્ર ગુજરાતના લગભગ 48% મત્સ્ય ઉદ્યોગની આવક ધરાવે છે. પરંપરાગત પદ્ધતિ દ્વારા સારું પ્રદર્શન થતું હોય તો જો તેમને યોગ્ય તાલીમ અને ટેકનોલોજીના ઉપયોગ અંગે જ્ઞાન આપવામાં આવે તો આ ઉદ્યોગને વધુ વિકસાવી શકાય.

ભારતમાં મરીન યુનીવર્સીટીની સ્થાપના કરવામાં આવી છે જેથી આ ઉદ્યોગને લગતી તાલીમ મળી શકે. આ યુનીવર્સીટીનું એક સેન્ટર મુંબઈમા સ્થિત છે પરંતુ ત્યાં પણ વર્ષમાં માત્ર ૧૨૦ વિદ્યાર્થીઓને જ પ્રવેશ શક્ય છે. સૌરાષ્ટ્રના વિદ્યાર્થીઓ મુંબઈ સુધી આવા ઉચ્ચ શિક્ષણ માટે જવાનું ઓછુ પસંદ કરે છે જેથી પુરતી તાલીમ મેળવી શકતા નથી. સૌરાષ્ટ્રના વિદ્યાર્થીઓ કે જેમનો મુખ્ય વ્યવસાય જ માછીમારી છે તેમને તાલીમી અભ્યાસક્રમ જો પૂરો પાળવામા આવે તો તેઓ ઉપરોક્ત ઉત્પાદન કરતા વધુ સારી અને સક્રિય રીતે કાર્ય કરી શકે.

સૌરાષ્ટ્રના વિદ્યાર્થીઓ જયારે આ ઉદ્યોગમા તાલીમ મેળવશે ત્યારે તેમને વિવિધ ટેકનોલોજીના ઉપયોગની મદદથી આ ઉદ્યોગને વિકસાવવાની તક પણ મળી રહેશે. NEP ૨૦૨૦ મા સૂચવ્યા અનુસાર વ્યવસાયલક્ષી અભ્યાસક્રમ તરીકે ટૂંકાગાળાના તાલીમી અભ્યાસક્રમો હાલના સમયની જરૂરિયાત છે.

➢**પ્રાચીન સંસ્કૃતિઓ અને કળા**

ભારતની સંસ્કૃતિથી આજે જયારે સમગ્ર વિશ્વ પ્રભાવિત છે ત્યારે સૌરાષ્ટ્રની તો ધારા જ સંસ્કૃતિ અને કલાઓથી ઘેરાયેલ છે. સાહિત્ય, ભક્તિ, વણાટ, ચિત્રો અને સંગીતની કલાઓ સૌરાષ્ટ્રની આગવી ધરોહર છે. સૌરાષ્ટ્રના જૂનાગઢ અને દ્વારકાને ભક્તિરસનું ધામ કહે છે, નરસિંહ મહેતાના ભજનો, કચ્છની વણાટ, ચિત્રો કલાકૃતિઓ, સોમનાથની ભવ્યતા અને પોરબંદર અને કચ્છના કંઠ્ય સંગીત અને લોકગીતો પ્રસિદ્ધ છે ત્યારે ગુજરાતને મળેલ આ કળા અને સંસ્કૃતિના વિકાસ માટે તેનો અભ્યાસક્રમમાં સમાવેષ જરૂરી બન્યો છે.

સૌરાષ્ટ્રના વિદ્યાર્થીઓ કલાઓમાં સારું પ્રદર્શન કરી શકે છે પરંતુ તેમને યોગ્ય તાલીમ ન મળવાને કારણે કલાના ક્ષેત્રોને વ્યવસાય બનાવી શકતા નથી. આ માટે NEP ૨૦૨૦ અંતર્ગત જો કળા અને સંસ્કૃતિ સંવર્ધન કેન્દ્રો અને તાલીમી અભ્યાસક્રમો યુનીવર્સીટી દ્વારા શરુ કરવામાં આવે તો ઉચ્ચ શિક્ષણના આ ક્ષેત્રને વધુ વેગ આપી શકાય. આ ઉપરાંત સંસ્કૃતિક કળાના પ્રદર્શન માટે વિવિધ કાર્યક્રમોની પણ વ્યવસ્થા કરવી જેથી આ કલાને અન્ય દેશના લોકો પણ જાણી શકે.

➢**પર્યટન વ્યવસાય**

સૌરાષ્ટ્ર વિસ્તાર કુદરતી વિવિધતાઓથી ઘેરાયેલો છે. સોમનાથ, જૂનાગઢ, દ્વારકા, ભાવનગર, જામનગર, ચોરાવાળ, ગીર, વેરાવળ, કચ્છ, અજમેર વગેરે સ્થળો પર પર્યટકો સૌથી વધુ માત્રમા આવતા જોવા મળે છે. આ પર્યટકો અને પર્વતારોહણ કરનાર પ્રવાસીઓને પર્યટન સ્થળો અને તેની સાથે જોડાયેલ સંસ્કૃતિ અંગે માહિતી પૂરી પાળવા માર્ગદર્શકોની જરૂરિયાત હોય છે.

પર્યટનને વ્યવસાય તરીકે વિકસાવવા આવા વિવિધ સ્થળોની મુલાકાત પર આવેલ પ્રવાસીઓને માર્ગદર્શન આપી શકાય. માર્ગદર્શકની તાલીમ મેળવી ગુજરાત સરકાર દ્વારા સરકારી પ્રમાણપત્ર મેળવી રોજગારી મેળવી શકાય છે. આ માટે ઓનલાઈન તાલીમી અભ્યાસક્રમ પણ આપવામાં આવેલ છે પરંતુ, આ અંગે વિદ્યાર્થીઓને માહિતી ન હોવાના કારણે પણ આ વ્યવસાયમાં કોઈ જોડાતું નથી. પર્યટન વ્યવસાયને વિકસાવવા વિવિધ પદ્ધતિઓ અને અભ્યાસક્રમો ગુજરાત સરકાર પર્યટન વિભાગ દ્વારા જાહેર કરવામાં આવેલ છે આ અભ્યાસક્રમોમાં વિદ્યાર્થીને સામેલ કરવા અથવા આવા અભ્યાસક્રમો ટૂંકાગાળા માટે સ્થાનિક યુનીવર્સીટીમા આપવા જોઈએ.

આ ઉપરાંત વિવિધ વિદેશી પર્યટકોને આપણી સંસ્કૃતિ અને ધાર્મિક સ્થળો અંગે જો એમની ભાષામાં સમજાવવામાં આવે તો તે વધુ અસરકારક નીવડે. આ માટે વિદ્યાર્થીઓને વિવિધ ભાષાઓનું જ્ઞાન આપવું જોઈએ. વિવિધ ભાષાઓના ઉપયોગથી માર્ગદર્શનના વ્યવસાયને પણ વેગ મળશે અને વિવિધ દેશના પર્યટકોને સરળતાથી આકર્ષી શકાશે તેમજ આપણી ભારતીય ભવ્યતાનો પરિચય પણ આપી શકાશે.

➢માહિતી સંચાર અને ટેકનોલોજી

માહિતી અને સંચાર ટેકનોલોજીનો ઉપયોગ ઉચ્ચ શિક્ષણમાં વધુ કરવામાં આવે તો શિક્ષણ વધુ અસરકારક બનાવી શકાય છે. આ ઉપરાંત વિદ્યાર્થીઓને આ ટેકનોલોજીના વ્યવસાયમા જોડવા ક્યાં ક્યાં અભ્યાસક્રમો NEP ૨૦૨૦ દ્વારા આપવામાં આવ્યા છે તેની માહિતી આપવામાં આવવી જોઈએ. દરેક સમયે અને દરેક ક્ષેત્રે આજે જયારે આ ટેકનોલોજીનો ઉપયોગ થવા લાગ્યો છે ત્યારે શિક્ષણ ક્ષેત્રે પણ આવા ટેકનોલોજીકલ સાધનનોનો ઉપયોગ કરી અનુભવજન્ય શિક્ષણ પૂરું પાળવું આવશ્યક છે.

સૌરાષ્ટ્રના વિદ્યાર્થીઓ હાલમાં પણ તાલીમી અને સામાન્ય અભ્યાસક્રમ દરમ્યાન આવી ટેકનોલોજીનો ઉપયોગ કરતા નથી. માત્ર મનોરંજન માટે જ તેનો ઉપયોગ કરતા જોવા મળે છે. આ માટે વિદ્યાર્થીઓને ઉચ્ચ શિક્ષણમા ટેકનોલોજીનો ઉપયોગ કઈ રીતે કરવો તેનું જ્ઞાન આપવું જોઈએ. આ માટે સૌ પ્રથમ શીક્ષકોને આ ટેકનોલોજીથી માહિતગાર અને સજ્જ કરવા પડશે. આ માટે NEP ૨૦૨૦ મા શિક્ષકોને પણ તાલીમની વ્યવસ્થાનું સુચન કરવામાં આવેલ છે.

માહિતી અને સંચાર ટેકનોલોજીના વ્યવસાયિક અભ્યાસક્રમો સૌરાષ્ટ્રના અમુક વિસ્તારોમાં પ્રાપ્ત છે પરંતુ ઉચ્ચ શિક્ષણની વ્યવસ્થાના અભાવે જ્ઞાન અધૂરું રહે છે. આ માટે ટેકનીકલ અભ્યાસક્રમો આર્થિક રીતે પરવળે તેવા ધોરણે બહાર પાળવા જોઈએ.

➢મનોરંજન

મનોરંજન ક્ષેત્રમાં નાટક, સંગીત, ફિલ્મ, નૃત્ય વગેરે જેવી કલાઓનો સમાવેશ થાય છે ત્યારે આવા મનોરંજન ક્ષેત્રને લગતી તાલીમી સંસ્થાઓનો સૌરાષ્ટ્ર વિસ્તારમાં અભાવ જોવા મળે છે. વિદ્યાર્થીઓમાં પ્રતિભા છે પરંતુ તેને બહાર લાવવા યોગ્ય તાલીમના અભાવને કારણે તે આ ક્ષેત્રને વ્યવસાય બનાવી શકતા નથી.

સૌરાષ્ટ્રની ભૂમિએ સંસ્કૃતિક વરસો ધરાવતી ભૂમિ છે જે અનુસંધાને ગીરના હબસી લોકોનું આદિવાસી નૃત્ય, પોરબંદરના મેર સમાજની રાસ મંડળીઓના ગરબા, વેરાવળ

જાફરાબાદના ખરવા સમાજનું નૃત્ય, ભરવાડ લોકોનું નૃત્ય અને તેમના લોકગીતો, કચ્છનું નૃત્ય અને લોકગીતો પ્રસિદ્ધ છે. વડોદરા જેવા મેટ્રો સીટીમા તાલીમ માટે જવું આર્થિક દ્રષ્ટીએ વધુ ખર્ચાળ છે. NEP ૨૦૨૦ ની કૌશલ્ય વર્ધક શિક્ષણની જોગવાય સહ જો મનોરંજન ક્ષેત્રે વ્યવસાયિક તાલીમ વર્ગો સૌરાષ્ટ્ર વિસ્તારમાં શરુ કરવામાં આવે તો અહીની પ્રતિભાને પણ બહાર આવવાની એક તક મળી રહેશે. આવા અભ્યાસક્રમો યુનીવર્સીટી દ્વારા અથવા ખાનગી સંસ્થાઓ દ્વારા પણ મંજુરી મેળવી શરુ કરી શકાય છે.

➢**સંશોધન**

સંશોધન એ નવા જ્ઞાનની શોધનું પ્રારંભબિંદુ છે. જ્ઞાન વર્ધક પ્રક્રિયા છે. સંશોધનને વધુ પ્રોત્સાહન આપવા માટે ગુજરાત સરકાર દ્વારા શોધ ફેલોશીપ આપવામાં આવે છે જેથી વિદ્યાર્થીઓ કઈ નવી શોધ કરી સમાજને ઉપયોગી જ્ઞાન આપી શકે.

NEP ૨૦૨૦ મા આવી સંશોધન પ્રક્રિયાને વેગ આપવા માટે વિવિધ સહાય અને તાલીમી સમય પણ આપવામા આવ્યા છે. સૌરાષ્ટ્રના વિદ્યાર્થીઓ જ્ઞાનની દ્રષ્ટીએ પણ સારી પ્રતિભા ધરાવે છે. વિવિધ ક્ષેત્રે સંશોધનો કરવા ઈચ્છે છે ત્યારે ક્યારેક અપૂરતું માર્ગદર્શન અને ક્યારેક આર્થિક રીતે ખર્ચાળ આ પ્રક્રિયામા પ્રવેશતા અટકતા હોય છે. સંશોધનોને બહુવિદ્યાશાખાકીય બનાવાની જોગવાય કરવામાં આવી છે. સંશોધનોને વધુ ગુણવત્તાસભર અને નવીન બનાવવાની જોગવાય પણ કરવામાં આવેલ છે.

8.0 NEP-2020ના સંદર્ભમાં શિક્ષણ ક્ષેત્રે અભ્યાસક્રમોમા જરૂરી પરિવર્તનો

- અભ્યાસક્રમ રચનાત્મક, રસપ્રદ અને નવીનતમ જ્ઞાનની જરૂરીયાતને સંતોષે તેવો બનાવવો.
- અભ્યાસક્રમને વિશિષ્ટ અધ્યયન નીપજોની પ્રાપ્તિ માટે સમયાંતરે અદ્યતન બનાવવો.
- અભ્યાસક્રમમાં વ્યવસાયિક કૌશલ્યોનો વિકાસ થાય તેવા માત્ર સૈધ્ધાંતિક જ નહિ પ્રાયોગિક કર્યો અને વિષયોનો પણ સમાવેશ કરવો.
- અભ્યાસક્રમોના અંતિમ સત્રમાં પ્રાયોગિક સમયને નિયત ઉદ્યોગ કે અભ્યાસને અનુરૂપ સંસ્થાઓમાં કાર્ય સોપવું જેથી વ્યવસાયિક અનુભવો મળી રહે.
- સર્જનાત્મકતાને પ્રોત્સાહન આપે, અભ્યાસક્રમમાં નવીનીકરણ અને અધ્યાપનપદ્ધતિમા નવીનતા લાવવી.
- ઉચ્ચ શિક્ષણના અભ્યાસક્રમોમાં માનાંક આધારિત ગ્રેડિંગ પદ્ધતિ અપનાવવી.
- ઉચ્ચ શિક્ષણના અભ્યાસક્રમોમાં સતત અને સર્વગ્રાહી મૂલ્યાંકન કરવું.

- ઉચ્ચ શિક્ષણમાં સમાવિષ્ટ દૂરવર્તી અભ્યાસક્રમોને વધુ ગુણવત્તાસભર બનાવવા.
- તમામ અભ્યાસક્રમોને વૈશ્વિક ધોરણો સાથે ગુણવત્તાયુક્ત બનાવવા અને ઉચ્ચ શિક્ષણમા શૈક્ષણિક ટેકનોલોજીના સાધનો અને અન્ય શૈક્ષણિક સાધનોનું ઉપયોજન નિશ્ચિત કરવું.
- ઘરેથી જ આંતરરાષ્ટ્રીયકારણના લક્ષ્યને સિદ્ધ કરવા વિદ્યાર્થીઓને આંતરરાષ્ટ્રીય અભ્યાસ્ક્રમો અને સંશોધનોમાં મદદરૂપ થવું તેમજ ક્રેડીટ ટ્રાન્સફરની વ્યવસ્થા કરવી.
- આંતરરાષ્ટ્રીય વિદ્યાર્થીઓને ભારતમાં આકર્ષે તેવા અભ્યાસક્રમોનો અમલ કરવો.
- ઉચ્ચ શિક્ષણના અભ્યાસક્રમોમા જોડવા માટે વિદ્યાર્થીઓને સહાય આપવી.

9.0 તારણ

NEP - 2020 દ્વારા કરવામાં આવેલ સુધારાઓ જો નિશ્ચિત રીતે અમલમાં મુકવામાં આવે તો ભારત સાચા અર્થમાં વિશ્વગુરુ બનવા તરફ આગળ વધી શકે છે. વિવિધ ઉદ્યોગો અને રોજગારીને પ્રોત્સાહન આપી શકાશે. વિદ્યાર્થીઓનું ઉચ્ચ શિક્ષણમાં જોડાણ વધારી શકાશે. વિદ્યાર્થીઓના વિસ્તાર અને કૌટુંબિક વ્યવસાયોમા જોડાવા માટે પ્રોત્સાહન અને તાલીમ આપી શકાશે. વિદ્યાર્થીઓની પાયાની સમસ્યા એ છે કે, તેઓ જે અભ્યાસ કરે છે તે તેમને રોજગારી આપતું નથી અને આર્થિક સદ્ધરતા બક્ષે તેવું કઈ જ અભ્યાસક્રમમા સમાવિષ્ટ થતું નથી. આ બંને સમસ્યાઓનું સમાધાન NEP ૨૦૨૦ દ્વારા આપવામાં આવ્યું છે. પ્રસ્તુત અભ્યાસમાં સૂચવેલ પરિવર્તનો કરવામાં આવે તો ઉચ્ચ શિક્ષણમાં વિદ્યાર્થીઓનું જોડાણ પણ વધારી શકાશે અને પાયાના ઉદ્યોગોનો વિકાસ પણ કરી શકાશે.

10.0 સમાપન

ઉચ્ચ શિક્ષણમા જોડાણ ઓછુ હોવાનું મુખ્ય કારણએ છે કે, વિદ્યાર્થીઓ હવે પારિવારિક આર્થિક દરજ્જાને ટેકો આપવા પ્રયત્નો વધુ કરે છે જેના કારણે અભ્યાસનું પ્રમાણ ઓછુ જોવા મળે છે. નવી શૈક્ષણિક નીતિ અનુસાર વિદ્યાર્થીઓને જો રોજગારલક્ષી અને વ્યવહારુ અભ્યાસક્રમો આપવામાં આવશે તો તેમાં જોડાણનું પ્રમાણ વધશે અને ઉચ્ચ શિક્ષણની ક્ષિતિજોને પણ વિકસાવી શકાશે. ઔદ્યોગિક શિક્ષણને અભ્યાસક્રમમાં મુક્ત વિદ્યાર્થીઓના વાલીઓ પણ આવી શિક્ષણ પ્રણાલીને પ્રોત્સાહન આપશે.

11.0 સંદર્ભ

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A COMPARATIVE STUDY ON PROFITABILITY ANALYSIS OF SELECTED FMCG COMPANIES

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Abstract:

The aim of this research paper is to analyze profitability of of Hindustan Unilever and Britannia Industries Ltd. For this research work the study period is 5 years that is from 2018 to 2022. It is based on secondary dat. It is collected from annual reports of selected FMCG Companies. 2 companies are conveniently selected i.e. Hindustan Unilever and Britannia Industries Ltd. Data analysis is done with the help of t-test application. This paper concludes that in case of operating profit margin, gross profit margin and cash profit margin and net profit margin the calculated value of 't' is 7.217, 5.42, 7.71 and 4.93 whereas t tabulated value is 2.30. so, null hypothesis is rejected and in case of ROCE and Return on Net worth it is 1.47 and 0.70 which is less than tabulated value so, null hypothesis is accepted.

Key Words:

- **FMCG Industry**
- **Hindustan Unilever**
- **Britannia Industries Ltd.**
- **Profitability**

1. Introduction

Profitability is a source to determine the operational efficiency of a business. It is the magic eye that can measure operating efficiency of the whole organisation. The return on capital employed can be the best judged by profit and not by the investment made by the investors. Profitability is the net result of a large number of policies and decision. Profitability is analysed with reference to operations of business keeping in mind short term and long term objectives. So, the study of profitability is very much useful in order to derive proper conclusion.

Review of Literature:

Sung (2018)efficient working capital management is becoming important for manufacturing industry coping with weak financial conditions and increased economic uncertainty. This study investigates the impact of manufacturing industry' working capital on their profitability. We further examine the effects of firms' cash levels on the relationship between working capital and profitability. The findings ascertain a strong inverted U-shape relationship between working capital and a firm's profitability, which indicates the existence of an optimal working capital level for manufacturing industry. This study also reveals that a firm's cash level is an important factor for efficient working capital management.

Andrew (2016) The financial health of clothing enterprises in northern Australia has declined markedly over the last decade due to an escalation in production and marketing costs and a real decline in clothing prices. Historically, gains in animal productivity have offset the effect of declining terms of trade on farm incomes. This raises the question of whether future productivity improvements can remain a key path for lifting enterprise profitability sufficient to ensure that the industry remains economically viable over the longer term.

2. Objectives of the Study

1. To analyze the profitability position of Hindustan Unilever and Britannia Industries Ltd.

2. To compare the profitability of Hindustan Unilever and Britannia Industries Ltd. during the study period.

3. Hypothesis of the Study:

H_0 - There is no significant difference in the mean of the Profitability ratios between the companies during the study period.

H_1- There is significant difference in the mean of the Profitability ratios between the companies during the study period.

Research Methodology

Population of the study:

All listed FMCG companies of India

Selection of Sample:

Conveniently two FMCG companies are selected for research work which are Hindustan Unilever and Britannia Industries Ltd.

Source of Data:

The study is based on secondary data for which the data was collected from various annual reports of selected Pharmaceutical companies and Money control website.

Period of the study

The present study is conducted for five years i.e. from 2017-18 to 2021-22.

Tools of Analysis Accounting Tools: Ratios which are Operating Profit Margin ratio, Gross Profit ratio, Net Profit ratio, Cash profit ratio and Return on Net worth.

Statistical Tools:

- t-test and Average

Data-Analysis and Interpretation:

Profitability Ratio of HUL

Table: Showing Profitability Ratio of HUL

Ratio	2022	2021	2020	2019	2018
Operating Profit Margin(%)	24.4	24.6	24.75	22.59	21.07
Gross Profit Margin(%)	22.4	22.4	22.33	21.22	19.69
Cash Profit Margin(%)	19.1	19.8	19.92	17.45	16.46
Net Profit Margin(%)	17.2	17.3	17.37	15.79	15.16
Return On Capital Employed(%)	24.3	22.8	117	114.6	104.1
Return On Net Worth(%)	18.1	16.8	83.89	78.8	74.02

[Source: computed from Annual report]

Profitability Ratio of Britannia Industries Ltd.

Profitability Ratio of Britannia Industries Ltd.

Ratio	2022	2021	2020	2019	2018
Operating Profit Margin(%)	15.62	18.99	16.11	15.85	15.15
Gross Profit Margin(%)	14.35	17.64	14.73	14.56	13.87
Cash Profit Margin(%)	12.91	15.20	14.28	11.77	11.28
Net Profit Margin(%)	11.98	14.21	13.50	10.70	10.18
Return On Capital Employed(%)	49.74	48.41	35.68	42.51	44.58
Return On Net Worth(%)	66.72	53.47	35.00	27.78	29.29

[Source: computed from Annual report]

t-test Application:

Operating Profit Margin

Table: Showing t-test application on Operating Profit Margin

Mean	23.482	16.344
Variance	2.57847	2.31248
Observations	5	5
Pooled Variance	2.445475	
Hypothesized Mean Difference	0	
df	8	
t calculated value	7.217137	
t tabulated value	2.306004	

[Source: computed from Data]

Interpretation

The calculated value of 't' is 7.217 whereas the table value of 't' is 2.31. It shows that the calculated value of 't' is more than tabulated value of 't' at 5% level of significance. So, as a result the null hypothesis (H_0) is Rejected, and alternate hypothesis (H_1) is Accepted that means there is significant difference between mean of operating profit margin ofHindustan Unilever and Britannia Industries Ltd. during the study period. Hence the result is not as per expectations.

Gross Profit

Table: Showing t-test application on Gross Profit Margin

Mean	21.608	15.03
Variance	1.40127	2.23275
Observations	5	5
Pooled Variance	1.81701	
Hypothesized Mean Difference	0	
df	8	
t calculated value	7.715876	
t tabulated value	2.306004	

[Source: computed from Data]

Interpretation

The calculated value of 't' is 7.71 whereas the table value of 't' is 2.31 . It shows that the calculated value of 't' is more than tabulated value of 't' at 5% level of significance. So, as a result the null hypothesis (H_0) is Rejected, and alternate hypothesis (H_1) is Accepted that means there is significant difference between mean of Gross profit margin ofHindustan Unilever and Britannia Industries Ltd. during the study period. Hence the result is not as per expectations.

Cash Profit Margin

Table: Showing t-test application on Cash Profit Margin

Mean	18.546	13.088
Variance	2.32998	2.72977
Observations	5	5
Pooled Variance	2.529875	
HypothesizedMean Difference	0	
df	8	
t calculated value	5.425678	
t tabulated value	2.306004	

[Source: computed from Data]

Interpretation

The calculated value of 't' is 5.43 whereas the table value of 't' is 2.31. It shows that the calculated value of 't' is more than tabulated value of 't' at 5% level of significance. So, as a result the null hypothesis (H_0) is Rejected, and alternate hypothesis (H_1) is Accepted that means there is significant difference between mean of Cash profit margin of Hindustan Unilever and Britannia Industries Ltd. during the study period. Hence the result is not as per expectations.

Net Profit Margin

Table: Showing t-test application on Net Profit Margin

Mean	16.564	12.114
Variance	1.04153	3.01798
Observations	5	5
Pooled Variance	2.029755	
Hypothesized Mean Difference	0	
df	8	
t calculated value	4.93865	
t tabulated value	2.306004	

[Source: computed from Data]

Interpretation

The calculated value of 't' is 4.92 whereas the table value of 't' is 2.31. It shows that the calculated value of 't' is more than tabulated value of 't' at 5% level of significance. So, as a result the null hypothesis (H_0) is Rejected, and alternate hypothesis (H_1) is Accepted that means there is significant difference between mean of Net profit margin of Hindustan Unilever and Britannia Industries Ltd. during the study period. Hence the result is not as per expectations.

Return on Capital Employed

Table: Showing t-test application on ROCE

Mean	76.56	44.184
Variance	2365.533	31.00133
Observations	5	5
Pooled Variance	1198.267	
Hypothesized Mean Difference	0	
df	8	
t calculated value	1.478824	
t tabulated value	2.306004	

[Source: computed from Data]

Interpretation

The calculated value of 't' is 1.47 whereas the table value of 't' is 2.31. It shows that the calculated value of 't' is more than tabulated value of 't' at 5% level of significance. So, as a result the null hypothesis (H_1) is Rejected, and alternate hypothesis (H_0) is Accepted that means there is no significant difference between mean of ROCE of Hindustan Unilever and Britannia Industries Ltd. during the study period. Hence the result is as per expectations.

Return on Net Worth

Table: Showing t-test application on Return on Net Worth

Mean	54.322	42.452
Variance	1145.346	288.5926
Observations	5	5
Pooled Variance	716.9693	
Hypothesized Mean Difference	0	
df	8	
t calculated value	0.700923	
t tabulated value	2.306004	

[Source: computed from Data]

Interpretation

The calculated value of 't' is 0.70 whereas the table value of 't' is 2.31. It shows that the calculated value of 't' is more than tabulated value of 't' at 5% level of significance. So, as a result the null hypothesis (H_1) is Rejected, and alternate hypothesis (H_0) is Accepted that means there is no significant difference between mean of Return on Net Worth of Hindustan Unilever and Britannia Industries Ltd. during the study period.Hence the result is as per expectations.

Findings:

The following table show fining of this research paper.

Table: Showing finding based on application of t-test

Ratio	t-calculated value	t-tabulated value	Null Hypothesis
Operating Profit	7.21	2.31	Rejected
Gross Profit	7.71	2.31	Rejected
Cash Profit	5.43	2.31	Rejected
Net Profit	4.93	2.31	Rejected
ROCE	1.47	2.31	Accepted
Return on Net Worth	0.70	2.31	Accepted

[Source: computed from Data]

Conclusion:

This paper concludes that in case of operating profit margin, gross profit margin and cash profit margin and net profit margin the calculated value of ‘t’ is 7.217, 5.42, 7.71 and 4.93 whereas t tabulated value is 2.30. so, null hypothesis is rejected and in case of ROCE and Return on Net worth it is 1.47 and 0.70 which is less than tabulated value so, null hypothesis is accepted.

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A Study on Emotional intelligence and its impact on Perceived stress of working professionals in Gujarat

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Human feelings assume a crucial part in characterizing human way of behaving as well as mental handling. They control the manner in which we see our environmental elements and circumstances. Understanding and dealing with our feelings is progressively arising as one of the main fundamental abilities to prevail throughout everyday life. Despite stress, this ability turns out to be more vital as it can affect which life altering situation we see as upsetting. This exploration paper targets grasping the connection between the ability to understand individuals on a profound level and saw pressure. Essential information has been gathered from different working experts of Gujarat. In view of the examination of that information, the paper reasons that there are major areas of strength for a connection between the capacity to understand people on a deeper level and saw pressure. The consequences of this concentrate plainly demonstrate that capacity to understand people on a deeper level is a crucial fundamental ability that can help a person in managing testing life circumstances.

Keywords: emotional intelligence; perceived stress; stress; emotions; understanding emotions; utilization of emotions

INTRODUCTION

Since numerous years, the word emotions has acquired a reasonable stand as one of the most compelling powers to control human perspective and conduct, still, the actual motivation behind feelings in living souls is disputable and sketchy. A large part of the writing and exploration support that mind-sets, sentiments, feelings, opinions assume a focal part in mental cycles and activities. It has been known from past examinations that sentiments tend to impact the feelings that individuals make. It's a logical reality that feelings go before thought. At the point when feelings run high, they impact the way our brains function, directing our mental capacities, dynamic powers, and, surprisingly, relational abilities. Understanding and dealing with our feelings (and the feelings of others) assists us with finding lasting success in both our own as well as expert lives. But the corporate world is resolved in keeping feelings outside the entryways. 'Be proficient' is the famous expression we hear when we need to involve our feelings in the business world. Over the most recent couple of years this has changed. Experts have begun to understand that they can't work really assuming they will not acknowledge the regular example of the activities of human brain.

Numerous researchers have gone to the capacity to understand people on a profound level for making sense of human conduct changes. Driving contemporary associations are utilizing preparing methods to encourage better familiarity with feelings and extraordinary basic abilities. The capacity to understand people on a profound level is progressively being considered as playing a urgent part in nursing, clinical and medical services disciplines and different fields of business the executives are likewise making up for lost time rapidly.

Feelings are a crucial piece of our regular routines. A typical individual goes through in excess of 400 profound encounters in a solitary day. What's more, even with pressure, these feelings can be overpowering and can cause us to fail to keep a grip on ourselves. We can become attacked and not comprehend what to do and how to act. In an expert set up this can block our development and may likewise prompt us not making the progress we wish for. Emotional knowledge can empower us to remain cool-headed in unpleasant circumstances and assist us with managing troubling life situations without failing to keep a grip on oneself. We will actually want to manage hasty feelings and behavior and face our feelings in a considerably more sound way. In this way helping us comprehend and acknowledge our sentiments as well as assisting us with using those feelings in a significantly more useful way.

A tremendous pool of exploration proposes that feelings assume a key part by they way we understand our environmental factors and regardless of whether we see what is going on as upsetting. The examination in the space clarifies that people's discernment and translation of circumstance relies upon their own tendencies and predispositions, past life encounters, comprehension representing things to come possibilities and accessibility of assets. In this manner in an indistinguishable circumstance, individuals can encounter differing levels of pressure. Thus it isn't inappropriate to say that pressure is only our view of the conditions we face in our everyday lives. Seen pressure is the real pressure. This paper targets concentrating on the impact of the ability to appreciate people on a profound level on the apparent pressure of a person.

Despite the fact that there is heaps of writing accessible on capacity to understand people on a deeper level, the primary proper notice of the word shows up in a German article named "The capacity to understand people on a deeper level and Liberation" distributed in 1966. Notwithstanding, the initial occasion when the expression "the capacity to understand people on a profound level" showed up in the English writing was in an unpublished doctoral paper by Payne in 1986. Having risen up out of the field of psychology, the idea of the ability to appreciate people on a profound level is accepted to have is establishes in crafted by Thorndike on friendly knowledge in 1920s. He was the first to well known the idea that knowledge can be estimated in more than one way and that the capacity to comprehend others' perspective and conduct can likewise be gauge of one's intelligence. This idea of numerous intelligence later buckled the way for some scholars and scientists. The world was officially acquainted with the idea of the capacity to understand people on a deeper level by Mayer and Salvoes in the mid 1990s.

As per John D. Mayer, The capacity to understand people on a profound level implies a capacity to perceive the different feelings we go through and their relationship with one another, to surmise and issue tackle in view of those feelings, to acclimatize, comprehend and deal with those emotions.(John D. Mayer, December 1999)

Daniel Goleman characterized capacity to appreciate individuals on a profound level as the capacity to know about feelings, grasp them, and successfully utilize them to build trust, inventiveness and influence.(Goleman, 1998)

The capacity to appreciate anyone on a profound level can be portrayed as "the capacity of people to grasp their own and others' feelings, recognize various sentiments and label them reasonably to conform to various conditions or accomplish target"(Kalyani Sakalle, 2017)

Numerous researchers and specialists have attempted to characterize the capacity to understand people on a deeper level in various ways and regardless of the phrasings utilized by them, they all consent to the possibility of the ability to understand individuals on a deeper level being an expertise that prepares us to perceive, process and deal with our feelings to confront the difficulties and requests of our unpleasant lives.

The idea of stress, first depicted by Cannon in 1931 as the "survival" reaction, is complicated, so much that there is no conventional settlement on a solitary definition. Stress can be depicted as a source of inspiration (for example safeguard or insurance) by the body in light of ecological triggers including dangers and dangers.(Slaski, 2002) For each individual what triggers pressure will be unique thus will be the reaction towards that pressure. An occasion that is seen as unpleasant by one may not be so distressing for another. The purposes for this differing impression of stress can be many, the ability to understand individuals on a profound level being one of them.

Stress can be made sense of as a feeling you experience when the circumstance you are confronting requests more from you than what you can grant or when you see the conditions to be threatening towards you. At the point when you see what is happening to be compromising or testing, you respond with a specific goal in mind. These physiological and mental reactions of your body to a compromising circumstance can be characterized as pressure. Consequently stress is the reaction to the insight your brain develops of the circumstance you are facing.Ramesar et al. (2009) characterized pressure as "any occasion that puts an expectation on the body, whether intellectually or truly", where such an interest surpasses individual resources.(Ramesar, 2009)

Certain measure of pressure can be positive for representatives as it rouses them to perform better and set forth more amounts of energy. In any case, when stress surpasses a specific level or when it turns into your dependable friend, it begins unfavorably affecting execution. In exceptionally upsetting climate representatives lose inspiration to work, they endeavors additionally decrease step by step. It likewise unfavorably affects workers, fulfillment, responsibility and commitment towards their work. Numerous scientists have thought on the antagonistic impacts of authoritative pressure. Being one of the significant reason for high worker turnover in numerous industries is additionally accepted. Consequently associations should consider on the pressure their representatives are confronting.

Numerous endeavors have been made to comprehend how we can counterbalance these unfavorable results of hierarchical pressure. With the quickly changing climate and expanding contest, the corporate world is turning out to be more unpleasant step by step. It is essentially unrealistic to totally kill hierarchical pressure. Consequently there is a rising method for finding something that can equipoise the negative outcomes of stress. The response could lie in the capacity of the ability to understand people on a profound level. This paper makes an endeavor to comprehend on the off chance that ability to understand people on a deeper level is for sure a solution to the rising pressure in corporate world.

LITERATURE REVIEW

There have been many explores in the field of EI that recommend that high El people can all the more likely see feelings, use them in thought, grasp their implications, and deal with feelings better than others. Taking care of profound issues probably requires less mental exertion for these people. These individuals additionally will generally be fairly higher in verbal, social, and different insights, especially in the event that the individual scored higher in the comprehension feelings piece of El. The individual will in general be more open and pleasant than others. Consequently it could be hypothised that individuals with high capacity to appreciate anyone at their core experience lower levels of pressure and individuals with low ability to understand people on a deeper level encounter elevated degrees of stress.

NasrinZamaniForushania and Mohammad Ali Besharata directed an exploration on 150 female understudies of college of Esfahan determined to inspect whether the capacity to understand people on a profound level is related with apparent pressure. The review reasoned that there is a critical connection between the capacity to understand individuals on a profound level and saw stress.(Nasrin Zamani Forushania, July, 2005)

Saddam Hussain Rahim, in his investigation of 630 bank administrators from Pakistan, explored 23 distinct banks including 3 banks from public area banks, 18 fromprivate area and 2 unfamiliar banks. The review was done to evaluate the relationship of EI skills and stress among the bank representatives who work under distressing circumstances. The numerous relapses were utilized to look at the connection between the ESCI factors and stress variable. The Pearson connections and stepwise relapse examinations were completed to inspect these connections. The results showed that the EI capabilities emphatically affect pressure. The review reasoned that chiefs with high EI have some control over the degree of stress among employees.(Rahim, August, 2010)

Allan Pau et al. led a review to look at the relationship among EI and stress in seven nations. Information was gathered from first year college understudies from dental schools in USA, Britain, Greece, Romania, South Africa and Australia. The review showed a backwards connection among EI and PS albeit the strength of this connection was tracked areas of strength for down respondents of four nations only.(Allan Pau and Elisavet Makrynika, February, 2007)

MoïraMikolajczak, Olivier Luminet and ClémentineMenil directed two examinations to research whether EI is connected to better mental and actual wellbeing The motivation behind the review was to concentrate on size of the capacity to understand people on a deeper level as a directing element among stress and mental and substantial side effects. The outcomes showed that capacity to understand individuals on a deeper level is a vital indicator for both.(Moïra Mikolajczak, Foreseeing protection from stress: Steady legitimacy of characteristic capacity to appreciate people on a deeper level over alexithymia and positive thinking, 2006)

While trying to concentrate on the connection between Broad insight, the capacity to understand individuals on a profound level and stress, an examination was led by Yogesh Singh and Ratna Sharma. The motivation behind the review was to research the connection between broad knowledge, the ability to appreciate anyone on a deeper level and persistent and intense feelings of anxiety among youthful sound people. With the end goal of review respondents were characterized into four gatherings in view of their general and the capacity to appreciate people on a profound level. The outcomes showed that respondents who had low broad data yet high capacity to understand individuals on a deeper level experienced low persistent pressure. The concentrate additionally presumed that EI was related with low degrees of both ongoing and intense feelings of anxiety among respondents though broad insight showed no such correlation.(Sharma, July 2012)

One more examination was directed by Leila Karimi and her partners to concentrate on the relationship of the ability to appreciate anyone on a deeper level with work pressure and prosperity of local area medical caretakers in Australia. Information was gathered from 312 medical caretakers and the outcomes uncovered that thenurses with a higher capacity to deal with their feelings (thatis, high ability to understand people at their core) showed better wellbeingand lower levels of occupation stress. The directing impacts of the ability to appreciate anyone on a deeper level alsoshowed that within the sight of high close to home work, peoplewith high capacity to understand individuals on a profound level are less impacted andexperience less occupation stress.(Leila Karimi, May, 2013)

Gina Gorgens-Ekermans and Tamari Brand's examination was pointed toward concentrating on interrelationships work pressure, burnout and EI among 122 medical attendants working in confidential clinics in South Africa. The aftereffects of the review demonstrated that two parts of EI; profound administration and control have most grounded connection with wear out and work pressure. This plainly infers that a singular's capacity to get a handle on and deal with his feelings can upgrade his versatility towards burnout and stress. (Brand, 2012)

Nigel Chase and his partners led an examination to study in the event that EI can foresee person's reactions to horrible educational encounters. The discoveries recommended that there was a connection between the capacity to understand people on a profound level and injury related side effects, those with higher EI would in general have less side effects. The principal ramifications of this is that EI scales may be utilized successfully in the choice of people for occupations which include upsetting circumstances, for example, the military and the crisis administrations. (Nigel Chase a, 2004)

YU-CHI WU directed an examination of 571 representatives from working environments inside the money area in Taiwan, including banks, insurance agency, and protections organizations. The consequences of the review show that ability to appreciate individuals on a profound level conservatives the connection between work pressure and occupation execution. It was additionally proposed in this study that profoundly genuinely keen representatives are almost certain than workers with low ability to understand people on a deeper level to lessen or change the potentialnegative impacts of occupation weight on work execution. Be that as it may, for workers with minimal capacity to understand people on a profound level there was a negativerelationship between work pressure and occupation execution. This finding suggests that,compared to high ability to appreciate people on a profound level workers, those with little emotionalintelligence are less ready to manage upsetting issues related with theirjobs.(WU, 2011)

DeepasikandKauts directed an examination in Jalandhar city fully intent on concentrating on impacts of the capacity to understand people on a deeper level on pressure in the existences of the understudies. With this point, information was gathered from 300 understudies from six unique universities of Jalandhar city in Punjab. The exploration presumed that understudies who scored high on ability to understand individuals on a profound level experienced lower scholarly pressure when contrasted with understudies with low capacity to understand people on a profound level scores. (Kauts, December 2016)

Lisa Gardner presented a postulation in 2006 in which she did the exploration of 300 representatives. She presumed that the four parts of the ability to appreciate anyone on a profound level; close to home acknowledgment and articulation, grasping feelings, close to home administration and close to home control; are terrifically significant in confronting word related pressure. She likewise reasoned that using feelings was connected the most with encountering word related pressure. Representatives that revealed utilizing less capacity to appreciate anyone at their core were bound to grumble about work pressure, infirmity and lower levels of occupation fulfillment. (Gardner, September 2005)

In 2011 Anita Rani presented a proposition to MaharshiDayanand College, in which she concentrated endlessly pressure adapting conduct in connection with the capacity to understand people at their core. For the exploration she gathered information from 672 educators from different schools of Haryana. The exploration observed that there was a huge distinction between the feelings of anxiety of educators with high and low capacity to understand people on a deeper level. Instructors with high ability to understand people at their core were found to have less pressure when contrasted with educators with low capacity to appreciate anyone on a deeper level. The examination demonstrated that there is a huge pessimistic connection among stress and the capacity to understand people on a deeper level. (Rani, 2011)

An investigation of 129 understudies by Scott Bryant et al. concentrated on the connection between the capacity to appreciate anyone on a deeper level of understudies and stress experienced by them. The exploration presumed that ability to appreciate people on a deeper level especially, utilization of feeling, part of EI fundamentally anticipated feelings of anxiety among understudies. (Scott E. Bryant, 2015)

RESEARCH METHODOLOGY

This exploration work is essentially a spellbinding and a causal examination paper concentrating on the effect of the capacity to understand individuals on a deeper level on the apparent pressure of working experts. The motivation behind this study is to look at the capacity to understand people on a deeper level and saw pressure of the respondents and to evaluate in the event that there is any effect of EI on stress.For the reason for this overview, test was gathered haphazardly from 50 respondents from different enterprises, living in different urban communities of Gujarat state. These respondents were from various fields of work like scholastics, HR, promoting, IT, Regulation, planning, creation and so on 35 respondents were females and 25 were male. 20 respondents were between the age of 25 to 35 and 15 were underneath the age of 25. The greater part of the respondents were salaried experts with post graduate degree of instruction.

To gather the information on capacity to understand individuals on a deeper level, a 33 thing Likert scale device was utilized. The apparatus was planned by Schutte et al. in 1998, in light of the model created by Salovey and Mayer.The model estimates the degree of the capacity to understand people on a deeper level an individual has alongside four parts of EI specifically, impression of feeling, understanding own feelings, understanding other's feelings and use of emotions.Cronbach's alpha test showed the device was solid with a 0.90 score. To quantify the apparent pressure of respondents, the abbreviated form of seen pressure scale was utilized, which was created by Cohen et al. in 1983. The Cronbach alpha test showed this 14 thing scale is a dependable device with the score of 0.86. The device estimates the view of a person towards how distressing his life is. The respondents were approached to remember the occasions of most recent one month in their particular lives, while topping off the survey. The gathered information was than dissected utilizing succeed and spss programmi

DATA ANALYSIS AND DISCUSSION

The point of this study is to track down the connection between the ability to understand people on a deeper level and saw pressure. For this annova, connection and relapse tests were applied on the gathered information. The consequences of the tests are talked about beneath.

Table 1 – Correlation between EI and PS

		Total EI	Stress
TotalEI	Pearson Correlation	1a	-.721*
	Sig. (2-tailed)a		.000
	Na	50a	50
Stress	Pearson Correlationa	-.721*	1a
	Sig. (2-tailed)a	.000	
	Na	50a	50a

*. Correlation is significant at the 0.01 level (2-tailed).

The above shown table is the aftereffect of the connection test applied between the capacity to appreciate anyone at their core and saw feelings of anxiety of respondents. As found in the table the relationship score is - .721. This plainly shows that there is a pessimistic or backwards relationship between's capacity to understand individuals on a deeper level and saw pressure, and that implies higher the capacity to appreciate people on a deeper level of an individual, lower is his apparent pressure and score of the capacity to understand individuals on a deeper level higher would be the apparent pressure. The score is likewise nearer to - 1 which recommends that there is a moderate to high connection between the two factors. These outcomes give a base to the speculation that capacity to understand people on a deeper level affects apparent pressure of an individual yet to fabricate and strong conclusionfurther investigations is vital. This examination was doneusing relapse tests.

The ANOVA test score in the above table shows the importance esteem as 0.000. This recommends that the model fundamentally predicts the result, and that implies, the capacity to appreciate anyone on a deeper level essentially predicts apparent pressure.

R2value in a relapse test connotes the amount of the complete varieties in a single variable are because of the other variable. With the end goal of this exploration paper relapse test was applied on the information to break down the amount of the absolute variationsin saw pressure can be made sense of by the ability to understand anyone on a deeper level. The outcomes showed R2 esteem was .520. This implies that 52% of changes in apparent pressure is a result of the capacity to understand people on a profound level. On this premise we can reason that there is a moderate effect of the capacity to understand people on a deeper level on pressure.

Table 2 – Coefficients for EI and PS

Model	Unstandardized Coefficients		Standardized coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound

(Constant)	74.554	5.701		13.077	.000	63.090	86.017
Total EI	-.339	.047	-.721	-7.218	.000	-.434	-.245

a. Dependent Variable: Stress

At long last this coefficient table can assist us with foreseeing the apparent pressure of an individual in view of his capacity to appreciate people on a deeper level. For this situation the relapse line would be something like this.

Seen pressure = 75 + - 0339(emotional knowledge)

The above tests are sufficient to infer that capacity to understand individuals on a profound level modestly affects the apparent pressure of an individual and that there is a backwards connection between the two. In this manner higher the capacity to understand people on a profound level of an individual, lower would be his apparent pressure and lower his ability to appreciate individuals on a deeper level, higher would be his apparent pressure.

The apparatus used to quantify the capacity to understand people on a deeper level for this exploration depended on the model of EI created by City chairman and Salovey in 1990. It estimates four parts of the ability to appreciate anyone on a deeper level; view of feelings, grasping your own feelings, figuring out others; feelings and usage of feelings. View of feelings incorporates precisely recognizing and deciphering close to home signs of our own as well as of everyone around us. Understanding your own inclination includes figuring out the profound mixes and changes in one's own self. While understanding other's feelings contains perceiving profound signals and creations in individuals around us. At last use of feelings incorporates utilization of feelings to influence mental cycles, for example, thinking, critical thinking, decision making and so on. Together the four parts join to be the capacity to understand anyone on a profound level.

With the main speculation we have verified that capacity to appreciate people on a deeper level generally speaking has a backwards connection with saw pressure of a person. However, to take the exploration further it is important to comprehend which of the above talked about parts morely affects the apparent pressure of a person. To affirm the connection between these parts of EI and seen pressure we further applied relationship and relapse tests on them.

COMPONENTS OF EMOTIONAL INTELLIGENCE AND PERCEIVED STRESS

Connection test is applied on the information of every one of the four parts exclusively with apparent stress.It is obvious from the relationship test results that each of the four parts have a negative connection with saw pressure. The test results for each of the four tests are examined here.

Relationship esteem between impression of feeling and seen pressure is - .674. Connection esteem between understandings of own inclination and saw pressure is - .658. Relationship esteem between comprehension of others' feelings and seen pressure is - .720 and connection esteem between usage of feeling and seen pressure is - .752. It is obvious from the above consequences of the connection tests that each of the four parts of the capacity to understand people on a deeper level have a moderate to high opposite connection with saw pressure. Among each of the four parts use of feelings has the most grounded connection with saw pressure and grasping others' feelings, being a shut second part.

The outcomes imply that individuals scoring high on use of feelings and understanding others' inclination, as such individuals with compassion, experience low apparent pressure. These conclusions are adequate to advance to the subsequent stage of relapse examination.

PERCEPTION OF EMOTIONS AND PERCEIVED STRESS

Table 3 – Coefficients for perceived stress and perception of emotions

Model		Un standardized Coefficients		Standardized coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	69.288a	5.671a		12.217a	.000a
	Perception of emotion	-.991a	.157a	-.674a	-6.329a	.000a

a. Dependent Variable: Stress

To additionally analyze the connection between impression of feelings and Seen Pressure relapse test was applied. According to the experimental outcomes, R2 esteem was .455 which means out of absolute change in apparent pressure 45% can be by virtue of view of feeling. This implies relapse model is modestly successful. Taking a gander at the Beta qualities, a prescient relapse line can be made which will be as givenPerceived stress = 69 + - .991(perception of feeling)

UNDERSTANDING OWN EMOTIONS AND PERCEIVED STRESS

Table 4 – Coefficient for perceived stress and understanding own emotions

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. error	Beta		
1	(Constant)	70.860a	6.172a		11.480a	.000a
	Understand own emotions	-1.109a	.183a	-.658a	-6.051a	.000a

a. Dependent Variable: Stress

The relapse test for apparent pressure and understanding own feelings demonstrated a decently solid connection between grasping own feelings and saw pressure. R2 worth of .433 shows that of the multitude of changes in apparent pressure 43% can be alloted to changes in comprehension of own feelings. The relapse line in view of the above tables will be Seen pressure =71 + - 1.109(understanding own inclination)

UNDERSTANDING OTHERS' EMOTIONS AND PERCEIVED STRESS

Table 5 – Coefficient for perceived stress and understanding others' emotions

Model		Unstandardized coefficients		Standard coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	73.280a	5.557a		13.187a	.000a
	Understand others emotions	-1.378a	.192a	-.720a	-7.183a	.000a

a. Dependent Variable: Stress

It is clear from the relapse tests results that there is an essentially solid connection between figuring out others' feelings and seen pressure. R2 worth of .518 id sufficiently able to propose a connection between the two variables and furthermore suggests that 52% changes in apparent pressure can be credited to understanding others' feelings which is a huge worth. The relapse line for anticipating apparent pressure can be as Seen pressure = 73 + - 1.378(understanding of others feelings)

UTILIZATION OF EMOTIONS AND PERCEIVED STRESS

Table 6 – Coefficients for perceived stress and utilization of emotions

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	74.877a	5.268a		14.215a	.000a
	Utilization of emotions	-1.821a	.231a	-.752a	-7.893a	.000a

a. Dependent Variable: Stress

The connection between use of feelings and seen pressure was apparent from the relapse test results.R2 esteem is .565 which is sufficient to acknowledge the connection between the two factors and proposes that out of the absolute changes in apparent pressure, 57% can be ascribed to usage of stress. The relapse line can be developed as Seen pressure = 75+ - 1.821(utilization of feeling)

FINDINGS

On premise of the above examined tests and its outcomes, it are apparent to follow discoveries.

•There is a moderate to high effect of the capacity to understand people on a deeper level on apparent pressure

•The connection between the capacity to understand individuals on a profound level and saw pressure is converse which implies when the capacity to appreciate people on a deeper level of an individual increases his saw pressure lessens.

•There is a reverse connection between saw pressure and every one of the parts of the capacity to appreciate people on a profound level in particular view of feeling, grasping own feelings, figuring out other's feelings and usage of feelings.

•Each of the four parts of the capacity to understand people on a deeper level exceptionally affect apparent pressure of a person.

•Use of feelings has the most noteworthy connection with saw pressure among every one of the parts of the capacity to appreciate anyone on a profound level.

CONCLUSION

From the above information examination and conversation, it is obvious that there is a reverse connection between the capacity to understand people on a deeper level and saw pressure of an individual recommending that an individual with higher capacity to appreciate individuals on a profound level will be better ready to manage tough spots throughout everyday life and experience lower apparent pressure while an individual with low capacity to understand people on a profound level will experience issues confronting upsetting occasions and will encounter high apparent pressure.. In light of the relationship and relapse examination there is a moderate to high relationship between the capacity to understand people on a deeper level and saw pressure which plainly recommends that ability to understand anyone on a deeper level affects apparent pressure. Every one of the four parts of the capacity to appreciate individuals on a deeper level in particular; view of feelings, figuring out own feelings, grasping others' feelings and usage of feelings; have an opposite connection with saw pressure meaning that an expansion in these parts will prompt decreased apparent pressure and bad habit a versa. Despite the fact that relapse investigation confirms a moderate areas of strength for to of every one of the four parts of EI with saw pressure, use of feelings has the most grounded connection with saw pressure. These outcomes side with the surmisings of numerous scientists in the field, some of which are talked about in the writing survey.

The consequences of this study demonstrate that capacity to understand people on a profound level for sure is an imperative fundamental ability that can help a person in managing testing life circumstances. With the expansion in our capacity to comprehend and deal with feelings, we become better furnished with overseeing unpleasant circumstances of life. Mechanical headways and changing way of life is presumably making our lives seriously requesting step by step. Corporate world is currently a bluff of torment and work. Representatives are progressively going through authoritative pressure, low balance between fun and serious activities and even burnout. In this day and age, crumbling psychological wellness of the representatives is the greatest worry that the organizations are confronting today. There is a squeezing need to all the more likely prepare the representatives to confront the day to day difficulties of the business world without allowing it to impact their emotional well-being. The response lies in ability to understand people on a deeper level. Associations ought to prepare their workers in the expertise of EI so they can confront the difficulties of corporate world. Be it our own daily routines or expert lives, stress has turned into a dependable friend and the capacity to understand people on a profound level can end up being a fundamental device to prevail throughout everyday life.

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मध्यकालीन कवि ईशरदास के हरिरस ग्रन्थ की प्रस्तुतता

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सारांश

इस शोध लेख में चारणी साहित्य की परंपराकोवर्णितकरके मध्यकालीन चारणी साहित्य के प्रखरज्ञाता एवंजामनगरराजकविइशरदासजीबारहट्ट (चारण) भक्तकविकथनीऔर करणी दोनो एक जैसीहैं । उनके हरीरसग्रंथमेंवेदांतदर्शन, तत्वमीमांसाऔरसगुण–निर्गुण इस शोधलेख मेंदर्शायागयाहै ।

संकेत शब्द : प्रपति, अंतःकरण, ब्रह्म

➢प्रस्तावना

चारण शब्द 'चर' धातुमें से बनाहुआहै 'चर' मतलबगतिकरनी, उसकेउपर से 'चरण' मतलबजोगतिकराताहै । औरउसकाकारक"चारण"परमतत्वगतिमेंप्रगतिकराताहै वो 'चारण' । "चारण"भारतवर्ष का कविकुलहै । संस्कारकुलहै । युगपरिवर्तन के साथकदममिलातेमिलाते वो स्वधर्म की संस्कृतिकोहरहंमेशाप्रज्वलितकरतारहाहै ।

- ●वेदकालमेंचारण शास्त्रोका रचयिताथा ।
- ●पुराणयुग का वो स्तुतिकारथा ।
- ●मध्ययुग का वो प्रबंधकारथा ।
- ●राजयुग का वो वीररस का वारिधि था ।
- ●गांधीयुगमें वो स्वातंत्र्यप्रेमीराष्ट्रीय शायरथा ।
- ●सांप्रत युग का वो लोकसाहित्यकारहै ।

चारणचिरकाल से क्रोध की शेहमें बहे बिना युगधर्म के अनुरूपसाहित्य सर्जनकरतेआयाहै । (गढवी, 2015 : 5)

चारणजातिमेंवरदान धारीविभूतिओंमेंनारी शक्तिस्वरूपमेंआजभीपुजीजातीहै । साथहीविद्यावंतसिद्ध पुरूषोऔरसरसत् (सरस्वति) साधक रूपमेंब्रह्मानंदजी, नरहरदासजी, सांयाजी, आशाजी, हरदासजी, जंसाजी, स्वरूपानंदजी, बांकीदास, कोलवाभगतजैसेअवतारीचारणोंमेंमहात्माईशरदासजीबारहट्ट (चारण) का नाम भीज्यादाविख्यातहै । ये अलख पुरूष ईशरदासजी के हरीरस एवंदेवीयाण से चारणसंस्कारऔरसाहित्य, निजस्तर पे स्थापितबने ।

गुजरात (सौराष्ट्र) एवंराजस्थानमेंचारणकविईशरदासजी का नाम प्रसिद्ध है । वेचारणसाहित्य के बडेकविजानेजातेहै । राजस्थानउनकीजन्मभूमिऔरगुजरात (सौराष्ट्र) उनकीकर्मभूमिहै । मारवाड के जोधपुरताबे के बाडमेरपरगणेमेंभाद्रेशनामकगाँवमेंउनकाजन्महुआथा ।

➢महात्माईशरदासजी का जन्मऔर जीवन

शंकरदानदेथा ने एक विशिष्टदुहाईशरदासजी के जन्म की स्पष्टता के लिए दियाहै ।

51 51
सरभुवसर शशिबीज

लृगुश्रावकासितपखवार

समय प्राप्तसुराधारे

इशरभोअवतार

इस दुहेमें गणित के आंकडे शब्दमेंसाकारहोतेहै । 'अंकनामवामतोगति' इस प्रकारअंककोउलटा के पढ़ने से संवत 1515 मेंइशरदासजी का जन्म एसाफलितहोताहै ।

इस दोहे का अर्थ एसाहोताहै की संवत 1515 के श्रावणमास के शुक्लपक्ष की बीजतिथि के दिनप्रातः सुराजी (चारण) के घरइशरदासजी का अवतारहुआ।उसकेउपरदुसरादोहाभीदियाहै ।

"संवतपन्नर–पन्नरमेंजनमेंइशर चंद,

चारणवरणचकारमें, उणदिनहुआउजास"(चारण, 1989 :22)

ऐसेउज्जवलचारणकुलमेंराजस्थान के जोधपुरराज्य के बाडमेरपरगणेमेंस्थिरभाद्रेशगाँवमेंबारहट्ट शाखा के सुराजीचारण के घर एवंअमरबा की कुख से संत के आशीर्वाद से संवत 1515 मेंइशरदासजी का जन्महुआ ।

चारण का लालनपालनसंस्कारी एवंभक्तिपरायण परिवारमेंहुआथा । ईशरदासजी के पितासुराजी शांतस्वभाव के एवंनिर्व्यसनी एवंनिष्ठावानथे । काकावर्यआशानंदजी का जीवन आदर्शमय था । ईशरदासजी के जीवन मेंभक्तिभाव, कर्योग एवंभक्तियोग के तार उनके जीवन में धुलगयेथे । ईशरदासजी के पूर्वजन्म की सबलसाधुतानिःसंकोच इस जीवन मेंउतरआयीथी ।

ईशरदासजी ने काकाआशाजी के पासविद्याभ्यासकियाथा । युवावस्थामेंभक्तिमार्ग पे चलनेलगेऔरकाकाआशाजी के सौराष्ट्रगीरनार, द्वारका, सुदामापुरीकी यात्रा करनेनीकलेथे । गिरनारमेंईशरदासजी के उपरपरमात्मा की असीम कृपा से योगी की धुनी की प्रसादीप्राप्तहोने के साथईशरदासजी का परमज्ञानप्राप्तहुआ ।

जामसाहेब के दरबारमेंसुंदरकाव्य रचनासुनाकेईशरदासजी ने विद्वानकोचकाचोंध करदियाथा । चारणकेकवित्व की ताकातपहेचान के दरबारमेंबैठेपंडितपितांबरभट्टजी खुबप्रभावितहुए साथही दुःखीभीहुए । उनके मत से ईशरदासजीमनुष्य परकाव्य रचना के बदलेजोईश्वर के गुणगातेतोप्रभुसाक्षात्कारकरसकेउतनी शक्तिउनमेंहै । ईशरदासजी का उसकी समझपितांबरभट्ट द्वाराप्राप्तहुई । जिससेउनकागुरुपदपरस्थाय वे उनके शिष्य बने।

(एजन : 63)

उनके चिंतनमेंविशिष्टाद्वैत, द्वैताद्वैत, द्वैतमार्गीहरीरसऔरवल्लभाचार्य के पुष्टिमार्ग की झांखीपायीजातीहै । वहहम यह चिंतनात्मक दृष्टि से देखेंगे ।

➢हरीरसऔरविशिष्टाद्वैत

1. विशिष्टाद्वैत फिलसूफीभक्तिमार्ग की सच्चीतात्विकभूमिकादर्शाताहै ।

(ठक्कर, 1974 : 184)

वहींहरीरसभी तत्1ज्ञान से भरपूरग्रंथहै ।

2. रामानुज के तात्वित्कसिद्धांतो का मूलगीताउपनिषद, न्यायशास्त्र औरब्रह्मसूत्र है ।

वहीहरिरस के तात्विकसिद्धांतो का मूलगीतापर से हीउतरआयाहै । उसकेसाथसाथउपनिषदो, वेदोऔर अद्वेतवाद का भीसंकलनसाधताहै । हरिरसभीगीता के समानहै । (एजन : 104)

3. रामानुजाचार्य ने भक्तिमार्ग का वैदिक रूपदियाहै ।

ईशरदासजी ने भीभक्तिमार्ग का वैदिक रूपदियाहै ।

4.विशिष्टाद्वैत मेंपरमतत्व्ग के मुख्य नाम का नारायण के रूपमेंदर्शाताहै ।

(एजन : 185)

वहींहरिरसमेंपरमात्माकोअनेक नाम से दर्शाताहै । जैसेकिपीठधरणीधर, जगदीश्वर, निर्गुणरामनाध, केशवजैसेनामो से उल्लेख है ।

5. रामानुजाचार्य ने आमजनता के लिए उपदेशितप्रपतिमार्गहै । प्रपतिमतलबप्रगटसाकारस्वरूपपरमात्मा की शरणस्वीकारना । प्रयतिमतलब शरणागति

ईशरदासजी ने तोआमजनता का गीता का हार्द समझाने के लिए सरलउदाहरणो के साथहररिस की रचना की । उन्होंनेपरमतत्वपरमात्मा की शरणस्वीकार के हरिरसऔरहररसदोनोंको एक हीकहाहै । वे शरणागति के मार्ग का अनुसरणकियाहै ।

6. रामानुज ने बादरायण मुनि के वेदसूत्र की बोधायनवृत्ति का आश्रय लियाहै ।

जबकिइशरदासजी ने महारसभागवतकोहि उनके जीवन में एवंहरिरसमेंआश्रयरूपदर्शायाहै ।

7. सामान्य मतिजीव, जगतऔरइशपरस्परभिन्नमानेहै । परंतुवस्तुतः जीव, जगतऔरइश्वरभिन्ननहींहै । जीवऔरजगतईश्वर के हीविशेषणहै । (एजन : 186)

हरिरसमेंभीजीव, जगतऔरईश्वर का समन्वयात्मकअभ्यासदर्शायाहै ।

8. जीवऔरचेतन एवंजगतजड़ है । वहदोनोब्रह्ममें से हीउत्पन्नहुए है।ब्रह्महीनिमितऔरउसकाकारकहै । ब्रह्म के बिनाउसकेअस्तित्व्र की संभावना नही है । जिससे एकमात्र अद्वैत तत्व्|हीब्रह्मकहेलाताहै । जीवतथाजगतब्रह्ममेंसेउत्पन्नहोने के बावजूददोनोब्रह्म से भिन्नहै ।

विशिष्टाद्वैत मेंजीव एवंजगतब्रह्म से उत्पन्नहोताहै एसामानतेहै। इस मत कोचारणमहात्माइशरदासजी ने उनकीसरल वाणी मेंव्यक्तकियाहै । जैसेकिअन्नबिनातृप्तिनहीं, वैसेहरि के बिनामुक्तिनहीं ।

कर्मऔरआत्मज्ञानवेदोमिलकेभक्तिउपजातेहै । औरभक्तिहीपरमात्मातकपहोंचने का साधनहै । ब्रह्म का ज्ञानप्राप्तकरने से पहलेकर्ममीमांसाकरतीहै । ज्ञानऔरकर्मपरस्पर एक दुसरे के विरोध नहींबल्किवेदोनो एक दुसरे के पूरकहै ।

हरिरसऔर द्वैताद्वैत

1. रामानुज ने आमजनताकोभक्तिरसायण के पुष्टकरवहींकार्यनिम्बार्क ने चालु रखा । (एजन : 187)

   ईशरदासजी ने भीभक्तिसाहित्य से भरपूर एवंतत्वज्ञान से भरपुरसाहित्य रचाहै । इसलिए उनकोइशराचार्य का उपनामदेनासहजबनताहै ।

2. जैसेरामानुजनारायण और लक्ष्मीनाम का प्राधान्य देतेहै । औरनिम्बार्क कृष्ण औरराधिका ये दोनामो से ईश्वरभक्तिकरतेहै । (एजन : 18)

   वहींचारणमहात्मा"हरिरस"ग्रंथमेंईश्वर के अनेकनामो से भक्ति की है । वहींचारण"देवी–पुत्र" कहलातेहै । उस वजह से उन्होंनेदेवीयाणनामकपुस्तकमेंदेवीओं की प्रशंसा का आलेखनकियाहै । हरिरस की शरूआतमेंभीदेवी की रजालीहै । एवंहरिरस का श्रीकृष्ण तथा रूकमणीजी के समक्ष गानकियाहै ।

3. निम्बार्ककहतेहै की चित्तऔरअचितब्रह्म से भिन्नहै । औरअभिन्नहै । इसलिए उनका मत द्वैताद्वैत मत है ।

   जबकिहरिरस के चारणतोब्रह्म का चित्त का मूलरहितऔरविश्व के आधाररूपगिनतेहै ।

4. निम्बार्क के द्वैताद्वैत मेंविशेषनोंधनीय ये हैकिऔपाधिकभेदाभेदवालाब्रह्मतत्वअमूर्तऔरनिराकारनहिपरंतुसाकारऔरमूर्तिमानहै । जिसकावह कृष्ण नाम से उपासनाकरतेहै ।

   निम्बार्क की भक्तिरसरूपविशेषजबरामानुज की भक्ति ध्यानऔरज्ञानप्रधानहै ।

   जबहरिरस मे तोब्रह्म (ईश्वर) कोसर्वज्ञ, सर्वव्यापीऔरसर्वशक्तिमानकहाहै । ईशरदासजी की भक्तिभी ध्यान एवंज्ञान प्रधानहै । इस पर से हीकहाजाताहैकि इस ग्रंथ के रचयिताप्रभुमें एक ध्यानहोगयेथे ।

5.निम्बार्कतीनतत्वोमेंमानतेहै ।

   1.चित्त (जड)

   2.अचित (जगत)

   3.ईश्वर

इनतीनो का क्रमशः भोक्ता, भोग्य औरनियन्ताहै । इनतीनो के बीचतादात्म्यसंबंध नहींमानते । परंतुजड एवंचेतनतत्वईश्वरआधिनहै। (एजन : 363)

हरिरसभीजीव, जगतऔरईश्वर के बीचसमन्वयात्मकसंबंध साधतेहै । वैसेहिजडऔरचेतनतत्वभीईश्वर के आधीनहै ।

➢हरिरसऔर द्वैतमार्गीभक्तिमार्ग

1. "द्वैतमार्गी"भक्तिमार्ग माध्वाचार्य ने दियाहैउनका शांकरवेदांत का अद्वैतवादरासनहींआयाइसलिए उनकाभक्तिप्रधान द्वैतवादीवेदांत का प्रस्थानकिया द्वैतवादी मत अद्वैतवाद का खंडनकरताहैं ।
2. मध्य, ब्रह्म, जीवऔरजडतीनों का नित्य स्वतंत्र पदार्थमानतेहै । अर्थात् जीवऔरजडदोनोब्रह्ममें से उत्पन्ननहींहुए है । (षड्दर्शन)

   परंतुहरिरस के चारणतोब्रह्मकोहिसर्वजगत का एवंजीवो का कारणमानतेहै ।
3. मध्व इश्वरकोकर्ता एवंसंहर्ता के रूपमेंदिखातेहै । परंतुप्राणीकर्मसापेक्षकार्ताहै । प्राणीओंकोकर्म के अनुसारसृष्टि का निर्माणकियाहै ।

   जबकिहरिरसमेंतोजगत के निर्माणकर्ता, पोषककर्ता एवंविनाशकर्तासाथहीतीनोगुण (सत्व् , रजसऔर तमस) के स्वामी के रूपमेंईश्वरकोदर्शातेहै । वैसेहीकर्मो के स्वामी का भीईश्वरकहाहै ।

➢हरिरसऔरवैष्णवराजवल्लभाचार्य का पुष्टिमार्ग

1. पुष्टिमार्गप्रवर्तकवल्लभाचार्यभी अद्वैतवादीहै । औरउनका अद्वैतवाद शांकर के केवलाद्वैत से भिन्नहै । इसलिए शुद्धाद्वैत कहतेहै ।
2. वल्लभाचार्यऔरचौतन्यदेव एकदुसरे के समकालीनथे । सं. 1535 मेंवल्लभाचार्यजैसेविद्वानजन्मेथे । उससे से मानसकतेहैकिचारणईशरदासजी 1515 मेंजन्मेथेइसलिए दोनो का समकालीनमानसकतेहै । एक हीसैकेमेंउनकीभक्तिपरंपरा का प्रवाहबहताथा ।
3. शुद्धाद्वैत, जीव, जडऔरब्रह्मइनतीनोमें से पहलेदोजीवऔरजडब्रह्म से भिन्न नही बल्किब्रह्मस्वरूपहीहै । जीवऔरजड की ब्रह्म के साथ की एकता स्वतः है । शुद्ध हैजिसमेमाया का संपर्कनहींहै ।(षडदर्शन : 23)

हरिरस ऐसामानताहैकिब्रह्म के द्वाराअत्यंतसुंदरऔरआहलादकसृष्टि की रचनाहुयीहै । परंतु यह जगतमोहमायाहैऔरवे यह मोहमाया से परईश्वर का समन्वय साधतेहै ।

➢आत्मासोपरमात्मा

जगदगुरू शंकराचार्यजी ने विवेकचूकामणिग्रंथमेंआत्मा के बारेमेंविशेष टिप्पणी की है । ब्रह्मज्ञान के बादआत्मवाया का निरूपणकीयाहै ।

विवेकचूकामणिमें श्लोक 489 से 496 तकअहम् का विशेषउल्लेख है ।

नारायणोकडुंनरकोतकेडडुं

पुरान्तकोऽहंपुरूषौऽमीशः ।।

अखंडबोधोऽहमशेष, साक्षी

निरीश्वरऽडंनिरहं य साक्षी ।। वि. चू. 495

यह श्लोक (495) मेंनिरूपीतहैकिमेंनारायण हुं, मैंनरकासरकर्ताहुं । त्रिपुरासुर का घातकहुंपुरुषसुक्त पुरुष हैईश्वरहैऔरअहंकारमुक्तसाक्षीहुं ।

इसलिए आत्मानिर्गुण एवं अद्वैतवाद का जयघोषहै । औरउसकेसाथसाथाजगद्‌गुरू शंकराचार्यजी का आत्मीय स्वरूप का हुंकारतोव्यापकबनाहै ।

(गढवी, 2009 : 82)

➢हरीरसमेंआत्मापरमात्मा का निरूपण

हरीरसआत्माकोआतम् राम के रूपमेंआलेखनहै ।

"हरीरस"मेंनिर्गुण के अदृश्य भावको"नहीं" शब्द 10 पंक्तिओंमें (30/160 से 36/169) निर्गुणता का निरूपणहै । (एजन : 82)

जाड्‌य टळे मन, मणेगणे

निरमळथायेदेह।(9)

➢जीवहीशिव

"आत्मा"कोवहन् करनेपुद्‌गल जरूरी है । चारअंतःकरण–मन, बुद्धि, चित्तऔरअहंकारकोदेहआवश्कनहिपरंतुअनिवार्यहै । जैसेआत्माज (आत्मवत्) कहने के लिए देहहोना जरूरी है । वैसेहिसृष्टि का विकासवृद्धि फलत 'शरीर' के विषयों के साथसंकलितइन्द्रियो के ज्ञानऔरकर्म के आधारपरहोतीहै । इसीलिए शंकराचार्यस्वीकारतेहैकिप्राणीओंमें 'नर' मानवजन्मदुर्लभहै । उससेभीदुर्लभपुरूष जन्महै । उसमेंभीविप्र (विद्याचारण) होनाकठिनहै । उससेभीकठिनवेद ने बतायामार्गपरप्रयाणहै । औरउससेभीकठिनहैआत्मा–अनात्मा का विवेकभेद समझना ।

इसलिए इस का समग्रसमन्वय है के प्राप्तिहोतोहींआत्मा का अनुभव शक्य बनताहै । इस समग्रसमन्वयजन्य परिस्थिति का नाम "मुक्ति" (मोक्ष) । मोक्ष अगणित जन्मो के सदाचरण से कमायेपुण्यो के बिनामिलतीनहीं ।

➢हरीरसमेंदर्शायासाकार रूप

हरीरस के चारणतो"साकार"स्वरूपकोपहेचाननेमेंहीआनंदलेतेहै । जो एसे न होतातोपरमात्माको"ठगारा" (ठगी) क्युंकहते ? ...

अगरसारूप्यपद की तितीक्षा न होतीतोओजलछोडजीवननाकेमपोकार?

शून्य से श्रावहुए बाद घर (गर्भ) में झिलने के बाद योनि द्वाराअवतरण समय धरापकड़ने के संभलनेवालीहै । वैसेही ये धराछोड़ते समय धरणीधरमतलब धरणी (धरती) को धारणकरनार की अवश्य आवश्यकतापड़तीहै ।

आज (वर्तमान) मेंइसलीए नारायण आपकोनमस्कारकरताहुँ किजब इस जगतकोछोड़ के जानापडेंगातब मुझे आपकाकामपडेंगा ।

संपूर्णसादगीउपरांत श्रद्धा से भरी ये बात (इन्द्रियातीत परिबल) विश्वास (पांच विषयो के अवलंबनो) से सविशेषहै ।

ऐसेहीहुँ तो ज .... हुंतोजकीनादहरीरस के कर्ताभजनजैसेहीकरतेहै ।

"प्हेलो नाम परमेशरो, जिणजगमंड्योजोय,

नरमुरख समजे नहि, हरीकरेसोहोय ।"

➢सगुण

कितनेहीश्रुतिवचनब्रह्म का निर्गुण के रूपमेंतोअन्य कितनेउसेब्रह्मकोसगुण के रूपमेंआलेखतेहै । प्रत्येकवाद (ग्रंथ) इस स्वरूप का भिन्न–भिन्न रूप से वर्णनकरतेहै । अद्वैतवाद इस निर्गुणस्वरूप का समझने के लिए पारिमार्थिक एवंव्यावहारिक ऐसेदोभेदोमेंनिरूपणकरतेहै । सगुणब्रह्महीईश्वरहै ।

(रावल, 2013 : 75)

➢हरीरसग्रंथमेंसगुण रूपे निरुपण

सगुण रुप मेंचारणमहात्माईशरदासजीहरीरस के छंद (1/82 से 4/85) इस छंदोमेंबियाखरी के चारअंतरोमेंईश्वर का वर्णनकियाहै । इसमेसगुणस्वरूप (ईश्वर अवतारों) का वर्णनहै । इनअवतारोमेंउन्होंनेस्मरण के साथउन्होंनेपरमात्मा के महिमा का आलेखनकियाहै ।

कपिलमुनि, हयग्रीव, दत्तात्रेय, हरि (नारायण) , हंसावतार, वैकुंठराय (श्री हरि), गजेन्द्र (मोक्षदाता), कृष्ण, दामोदर, धन्वंतरी, ऋषभदेव, पृथुराजा, सनकादिक, मत्याद्वतार, कुर्मावतार (कच्छ/कुर्म) वाराहनारायण, नृसिंह, वामन, नारायण द्विज (परशुराम), रामचंद्र, बुद्धावतारकल्कि, बद्रीवासऔरराधिका ऐसेश्रीहरि के अवतारो के नामो का उल्लेख है । (हरीरस 1/82 से 4/85)

इस निरूपण से ये कहनासहजबनताहैकिहरीरसग्रंथआगहीकृत कथन का उल्लेख करतीहै । इसलिए इस ग्रंथ का आगहीकृत ग्रंथकहेनाबिलकुलभीसंशय नहींहै ।

इस निरूपण के बारेमेंजीतुदान गढवी कहतेहैकि 4/85 औरउपर की 3/80 पंक्तियाक्रमबद्ध नहींहै ।

नय हयग्रीवनिगम्मसहेत,

नमो खलमारहयानन खेत,

नमोविधि वेदसमायणविध,

नमोसुरकाजकरेहरिसिद्ध ।(178–298)

➢सगुण–निर्गुणस्वरूप

सगुणऔरनिर्गुण वो चर्चा का विषय नहींपरंतुआस्था की मान्यता का विषय है । एक तर्क के लिए समझते 1 (अंक) और 1 (अक्षर) का भेदकितनाहीसगुणऔरनिर्गुण का भेदहै ।

1 (अंक) की किंमतसमानरहीहैपरंतुउसकीप्रस्तुततामेंफर्कपडताहै एक (1) अक्षरहैतो 1 (एक) का अंकहै ।

विश्वमेंगुणन, भाग, जोडना घटानेमेंपरिणाम एक समानरहताहैजबकि अक्षर (भाषा) मेंव्याकरणहोताहैजोकभी एक समाननहींहोता ।

यह सगुण–निर्गु का भेद समझने के लिए "ब्रह्मसत्य जगतमिथ्या"मंडनमिश्रजी एवंजगद्गुरू शंकराचार्य के बीचसंवादीविषय रहाहै । शंकराचार्य की जोआत्मलक्षीपुरूष थे । उन्होनेआत्माहीपरमात्माहै ये बात शास्रोशंक्तकथन के आधारपरप्रस्थापितहुआहै ।

जबहरीरसमेंसगुण–निर्गुण का दुहुऔरराहुकहकेदर्शायाहै । उस पर से निष्पन्नहोताहैकिसगुणदुहुऔरराहुनिर्गुणस्वरूपहै ।निर्गुणकोनिष्काम कह के दर्शायाहै ।

परमवैष्णव के रूपमें"सगुण"भजन (भावविभोर बनके) करतेचारणमहात्माउतनेहीगौरवपूर्वकचारणत्वकाव्यात्मकन्याय से आलेखितहै । फिर से कहतेहैकि उनके पास उनके इष्टदेव यदुनयनकोनिरखने के लिए दोआँखेहै । इनदोनोआँखो से हीगोपीजनो के गायक एवंगीता के गायकदोनो का निरख रहेहै।परंतु ऐसेपरमपरमेश्वर के गुणगाने के लिए उनके पासजीभसिर्फ एक है ।

(एजन : 84)

➢पुरूष

सोहं सब सूतवियापकस्रभम,

हुवादशआंगलगातहुल्लभ

जदुकुलनायकस्वामिय जग्ग,

पदम्मपतालअलंकृत पग्ग ।।(हरीरस–94 / 224)

ईशरदासजीबारहट्ट ने मोतीदाम छंद द्वारादर्शायाहैकि"जोहर एक देहमेंव्यापकहै । जिसका मात्र (व्याप) दशोदिशाओंमेंहै । जिनकास्वरूपदुर्लभहै वो यदुकुल का नायकजगतस्वामि के पदम् (कमल / चिह्न) अलंकृत चरणकमलपातालमें शोभायमानहै।"

महात्माईशरदासजी के हरिरसमेंप्रगट (साक्षात) देह का माप"दशआंगल"भेदमहारसभागवत का प्रमाणहै । पुरूष दशआंगल के व्यापमेंपुरूष सूक्त के प्रारंभमेंप्रथम रूचा का गान है । (एजन : 208)

सहस्त्रशीर्षापुरूष सहरात्राक्ष, सहस्त्रपात् ।।

स भूमिविश्वनौवृत्वात्पतिष्ठानदशङ्गुलम्

(चारों वेदोमेंप्रगट, पुरूष सुक्त, ऋचा–1)

(हजारो मस्तक, हजारो नेत्र, हजारोचरणकमलवहपरमपुरुष ब्रह्मांडकोहरतरफ से कैला के दशोआंगल से दशोदिशमेंव्याप्तहै ।)

संप्रदायों के दावोंकोसज्जडकरने के लिए प्रशस्ति श्लोको का भरचारप्रयोगकरके, संप्रदायो के शिखरकोउच्चहोने की होडकरने के साथसंप्रदाय के प्रवर्तको का 'पंड्य' कोपुरूष के पंड्यजैसागुंज,

वेषधारीसाधु, धंधादारी”कलम–खविशो” बनते मूलपुरूष तत्व् (वेदो काप्रागट्य क्षीण) बनतागयाऔरसंप्रदायो के साधु (संस्थापको) कोऔरफैलातागया । (एजन : पृ.209)

➢ निष्कर्ष

चारणकुल के महात्माईशरदासजी का ऐतिहासिक एवंदार्शनिकदौर पे बहुतहीबडा योगदानरहाहै । डिंगल एवं चारणी परंपरा के प्रखरज्ञाता के हरीरसग्रंथ के चिंतनमेंपरमतत्व् ईश्वर (श्रीकृष्ण) की भक्ति की है । तात्विक दृष्टि से निरूपितकरके उनके चिंतनकोविशिष्टाद्वैत द्वैताद्वैत, द्वैतमार्गीनिम्बाक एवंवल्लभाचार्य का पुष्टिमार्ग के साथतुलना एवंउनकीतत्व्तमीमांसा, एवंसगुणनिर्गुणभक्तिश्रेष्ठहै ।

राइहुंकोपरबतकरे,

परबतराइसमाहि ।(हरिरस–54)

संदर्भग्रंथसूचि

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(6) हरीरस

(7) यजुर्वेद

(8) षड्दर्शन

રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦ હેઠળ ઓનલાઈન અને ડિજિટલ શિક્ષણનો અભ્યાસ

શ્રી નિલેશભાઈ એમ. ગામીત
આસી.પ્રોફેસર (એકાઉન્ટન્સી)
સરકારી વિનયન અને વાણિજ્ય કૉલેજ જાફરાબાદ જિ. અમરેલી (ગુજરાત)

સારાંશ

૧૯૮૬ પછીની લાંબા સમય બાદની આ નવી રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦ (NEP-2020) છે. તેમાં ઓનલાઈન અને ડિજિટલ શિક્ષણ માટે ટેકનોલોજીને જે મહત્વ આપવામાં આવ્યું છે જે આવકારદાયક છે. જ્ઞાન સમાજને વિકસાવવા માટે વિધાર્થીઓમાં જરૂરી કૌશલ્યો કેળવવા ખૂબ જરૂરી છે જે આપણો વારસો છે. આપણે તેની વચ્ચે કલ્પના કરવાની, અન્વેષણ કરવાની, અને ટકાઉ વિશ્વ બનાવવાની શક્તિ વિકસાવવી પડશે. આ સંદર્ભમાં રાષ્ટ્રીય શિક્ષણ નીતિમાં શિક્ષણ અને શીખવાની પ્રક્રિયામાં ઓનલાઈન અને ડિજિટલ ટેકનોલોજીનો વ્યાપક ઉપયોગ થાય તે માટે કેટલીક મહત્વપૂર્ણ ભલામણો કરી છે. આ વર્તમાન સંશોધન પેપર નવી રાષ્ટ્રીય શિક્ષણ નીતિ ૨૦૨૦ના ડોક્યુમેન્ટ વિશ્લેષણ પર આધારિત છે અને તેમાં શૈક્ષણિક ડિજિટલ ઈન્ફ્રાસ્ટ્રક્ચર ક્ષમતાનું નિર્માણ કરીને ICT (Information and Communication Technology) તરફના કેટલાંક મહત્વપૂર્ણ વિઝન, મિશન, નીતિ ધ્યેયો અને આત્મનિર્ભર ભારતનું નિર્માણ કરવામાં આવ્યું છે. તેનો ઉદ્દેશ શિક્ષણ-અધ્યયનની મૂલ્યાંકન પ્રક્રિયાને મજબૂત કરવાનો છે. આ ઉપરાંત ઓનલાઈન અને ડિજિટલ શિક્ષણ માટે રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦માં કરવામાં આવેલી ભલામણો જેવી કે, ઓનલાઈન શિક્ષણ માટે અજમાયશી અભ્યાસ, ડિજિટલ માળખું, ઓનલાઈન ટીચિંગ પ્લેટફોર્મ અને સાધનો, સામગ્રી સર્જન, ડિજિટલ રિપોઝિટરી અને પ્રસાર, ડિજિટલ સાધનો સુધી પહોંચવાના સંદર્ભમાં અભાવની ચિંતા, વર્ચ્યુઅલ પ્રયોગશાળાઓ, શિક્ષકો માટે તાલીમ અને પ્રોત્સાહનો, ઓનલાઈન મૂલ્યાંકન અને પરીક્ષાઓ, મિશ્રિત અધ્યયન પ્રતિમાન, ધારાધોરણોની સ્થાપના વગેરેની સમીક્ષા કરવામાં આવી છે.

કી-વર્ડસ: રાષ્ટ્રીય શિક્ષણ નીતિ ૨૦૨૦, ઓનલાઈન અને ડિજિટલ શિક્ષણ

૧. પ્રસ્તાવના

૨૧મી સદી એ ટેકનોલોજીની સદી છે. ઉદ્યોગ, કૃષિ અને સેવા ક્ષેત્રે ટેકનોલોજીનો સતત ઉપયોગ વધતો જાય છે ત્યારે શિક્ષણને ટેકનોલોજીથી બાકાત રાખી શકાય નહિ. રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦નો ડ્રાફ્ટ ઈસરોના ભૂતપૂર્વ વડા ડૉ. કે. કસ્તુરીરંગનની અધ્યક્ષતામાં તૈયાર કરવામાં આવ્યો. આ નવી રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦ તૈયાર કરવા માટે રાષ્ટ્રના અનેક મહાનુભાવોના પ્રતિભાવો અને સૂચનો મેળવી આ નીતિનું ઘડતર કરવામાં આવ્યું. હાલનાં વડાપ્રધાન નરેન્દ્ર મોદીની અધ્યક્ષતામાં રાષ્ટ્રીય શિક્ષણ નીતિ -૨૦૨૦ ને કેન્દ્રીય કેબિનેટ દ્વારા મંજૂર કર્યા બાદ અમલમાં મૂકવામાં આવી છે.

૨. સાહિત્ય સમીક્ષા

રાવલ એન.(૨૦૨૩), અ સ્ટડી ઓન અવેરનેસ અબાઉટ નેશનલ એજ્યુકેશન પોલીસી ૨૦૨૦ અમોંગ કોલેજ સ્ટુડન્સ રાજકોટ સીટી સંશોધન પેપરનાં હેતુઓમાં રાષ્ટ્રીય શિક્ષણનીતિ-૨૦૨૦ની વિદ્યાર્થીઓમાં જાગૃતાના સ્તર, તેના સંભવિત પરિણામો અને તેના પડકારોથી વાકેક છે કે કેમ તે માટેનો અભ્યાસ રાજકોટ શહેરનાં કોલેજનાં વિદ્યાર્થીઓ પાસેથી પ્રાથમિક માહિતી ગૂગલ ફોર્મની મદદથી પ્રશ્નાવલિ દ્વારા મેળવી અભ્યાસ કરવામાં આવ્યો છે. સંશોધકે મેળવેલ માહિતીને જાતિ, શિક્ષણ અને ઉંમર પ્રમાણે વર્ગીકરણ કરી તેને ટકાવારી સ્વરૂપે અને આલેખ દ્વારા પરિણામોની રજૂઆત કરી છે. તેમણે મેળવેલા તારણોમાં જણાવ્યું છે કે સરકાર દ્વારા શિક્ષણનીતિમાં કરવામાં આવેલ ફેરફાર સાંપ્રત સમયની શાળા વ્યવસ્થાપન, વિદ્યાર્થીઓ અને વાલીઓની જરૂરીયાત છે જેને પૂર્ણ કરવા માટે આ રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦ મહત્વનો ભાગ ભજવશે.

પરમાર ડી. (૨૦૨૨). ન્યુ એજ્યુકેશન પોલીસી ૨૦૨૦ એન્ડ ડિજિટલ ઈનીટીએટીવ જ્ઞાનકુંજ પ્રોજેક્ટ ઈ-કન્ટેન્ટ ફોર ડિજિટલ એજ્યુકેશન ઈન ગુજરાત સંશોધન પેપરમાં શિક્ષકો અને વિદ્યાર્થીઓ માટે અધ્યાપન-અધ્યયન પ્રક્રિયામાં પ્રગતિ, ટેકનોલોજીના ઉપયોગ દ્વારા મૂલ્યાંકન પ્રક્રિયાને મજબૂત બનાવવા તેમજ વર્ગખંડમાં જ અભ્યાસક્રમનાં એકમને સરળતાથી સમજવા માટે જેવા ઉદ્દેશો સાથે આ અભ્યાસ કરવામાં આવ્યો છે. ૫ સપ્ટેમ્બર, ૨૦૧૭નાં શિક્ષક દિનનાં દિવસે ગુજરાત સરકાર દ્વારા શરૂ કરેલ જ્ઞાનકુંજ પ્રોજેક્ટનો અમલ સરકારી પ્રાથમિક શાળાઓમાં લાગુ કરવામાં આવ્યો છે. જે ટેકનોલોજી જેવી કે કમ્પુટર અને મલ્ટી મીડિયાની મદદથી શિક્ષકો દ્વારા વિદ્યાર્થીઓને શીખવવાની પ્રક્રિયા અસરકારક તેમજ વિદ્યાર્થીઓને નવા સાધનો સાથે પરિચય મેળવી વિજ્ઞાન અને ગણિત વિષયનાં અઘરા મુદ્દાઓને સરળ રીતે દશ્ય-શ્રાવ્ય સાધનો દ્વારા શીખવામાં મદદરૂપ થાય છે તેમજ વિદ્યાર્થીઓની હાજરીમાં નિયમિતતા લાવવા માટે નવી ટેકનોલોજી અને મલ્ટી મીડિયા સામગ્રીના ઉપયોગ દ્વારા સફળતા મેળવી શકયા છે.

ઝા એ., ઝા એ. એન્ડ ઝા એસ. (૨૦૨૦) નેશનલ એજ્યુકેશન પોલીસી ૨૦૨૦: અ સ્ટેપ ટુવર્ડસ ટેકનોલોજી ડ્રાઈવન એજ્યુકેશન એન્ડ સેલ્ફ-રિલાયન્ટ ઈન્ડિયા સંશોધન પેપરમાં જાણવા મળે છે કે રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦ માં ભારતની પ્રાચીન અને વૈવિધ્યસભર સમૃધ્ધ અને આધુનિક સંસ્કૃતિ અને જ્ઞાન પ્રણાલી અને પરંપરા અને પ્રાચીન ખોવાયેલા ગૌરવને પુનઃસ્થાપિત કરવા માટેનો હેતુ રહેલો છે. રાષ્ટ્રીય શિક્ષણ નીતિ ૨૦૨૦ શિક્ષણનાં ડિજિટલ સ્વરૂપ પર વધુ ભાર મૂકે છે. ડિજિટલ ઈન્ફ્રાસ્ટ્રક્ચર, ડિજિટલ સામગ્રી અને ઓનલાઈન શિક્ષણ, શિક્ષણ અને મૂલ્યાંકનને પ્રોત્સાહન આપવા માટે ક્ષમતા-નિર્માણ પર ધ્યાન કેન્દ્રિત કરીને નેશનલ એજ્યુકેશન ટેકનોલોજી ફોરમ (NETF) ની એક સ્વાયત્ત સંસ્થા તરીકે સ્થાપના કરવામાં આવશે એવી પરિકલ્પના કરવામાં આવી છે. આ ઉપરાંત આત્મ-નિર્ભર ભારત માટેના લક્ષ્યોને ધ્યાનમાં રાખીને રાષ્ટ્રીય શિક્ષણ નીતિ -૨૦૨૦નું ઘડતર કરવામાં આવ્યું છે.

૩. ઓનલાઈન અને ડિજિટલ શિક્ષણ

તાજેતરમાં આવેલ વૈશ્વિક મહામારી કોવીડ-૧૯ તેમજ વિવિધ રોગચાળામાં થતા વધારાને ધ્યાનમાં રાખતા પરંપરાગત અને વ્યક્તિગત શિક્ષણના માધ્યમો શક્ય ન હોય ત્યારે તેનાં માટે ગુણવત્તાયુક્ત વૈકલ્પિક શિક્ષણ માટેના માધ્યમો તૈયાર હોવા જરૂરી છે. આવા સંભવિત જોખમો અને તેને સ્વીકારતી વખતે ટેકનોલોજીના લાભોનો લાભ મેળવવાના મહત્વને રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦ માન્યતા આપે છે જે માટે શિક્ષણની સમસ્યાના ઉકેલ મેળવવા અથવા તેને ઘટાડવા માટે ઓનલાઈન અને

ડિજિટલ શિક્ષણ કેવી રીતે મદદરૂપ બની રહે તે માટે કાળજીપૂર્વક માળખું અને યોગ્ય રીતે તૈયાર કરવામાં આવેલા પ્રાયોગિક અભ્યાસોની ભલામણ કરવામાં આવી છે. આ ઉપરાંત વર્તમાન ડિજિટલ પ્લેટફોર્મ અને ચાલુ ITC (Information and Communication Technology) નો સ્વીકાર વર્તમાન તેમજ ભવિષ્યમાં આવનારા પડકારોને પહોંચી વળવા કરવો જોઈએ.

ઓનલાઈન અને ડિજિટલ શિક્ષણ શાળાથી લઈ ઉચ્ચ શિક્ષણ સુધી દરેક સ્તરે અધ્યયન-અધ્યાપન માટે ટેકનોલોજીનો લાભ ઉઠાવવાના મહત્વને જોતાં રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦માં નીચે મુજબની મુખ્ય ભલામણો કરવામાં આવી છે.

(ક) ઓનલાઈન શિક્ષણ માટે અજમાયશી અભ્યાસ:

વિદ્યાર્થીઓને ઈલેક્ટ્રોનિક યંત્રના ઉપયોગની ટેવ, કેવા સ્વરૂપમાં ઈ-કન્ટેન્ટ તૈયાર કરવું જેવી ઓનલાઈન શિક્ષણની મર્યાદાઓનો ઉકેલ મેળવવા ઉપરાંત શિક્ષણને ઓનલાઈન જોડવાના લાભોના મૂલ્યાંકન માટે NETF (National Education Technology Forum), CIET (Central Institute of Education Technology), NIOS (National Institute of Open Schooling), IGNOU (Indira Gandhi National Open University), IITs (Indian Institute of Technology), NITs (National Institute of Technology) જેવી સંસ્થાઓને ઓનલાઈન શિક્ષણ માટે અજમાયશી અભ્યાસોની શ્રેણી હાથ ધરવા માટે જણાવવામાં આવ્યું છે. આ સંસ્થાઓ અજમાયશી અભ્યાસોના પરિણામો મેળવી તેને જાહેરમાં જણાવવામાં આવશે અને તેના ઉપયોગ માટે સતત સુધારા કરવામાં આવશે.

(ખ) ડિજિટલ માળખું:

આપણા દેશના વ્યાપના આધારે સામાજિક, ભૌગોલિક, સાંસ્કૃતિક વગેરેની વિવિધતા, જટિલતાના કારણે ઉપકરણ ઉપલબ્ધતાને ઉકેલવા માટે શિક્ષણ ક્ષેત્રમાં ખુલ્લા, આંતરસંચાલિત, વિકસી શકાય તેવા જાહેર વીજાણું માળખાના નિર્માણની આવશ્યકતા છે જેનો અનેક મંચ અને કેન્દ્રિત ઉકેલ દ્વારા કરી શકાય તે સુનિશ્ચિત કરવા ટેક્નોલોજી આધારિત ઉકેલો ટેકનોલોજીના ઝડપી પ્રગતિના સમયમાં અપ્રસ્તુત કે જૂના ન થઈ જાય તેનું પણ ધ્યાન રાખવામાં આવશે તેવી ભલામણ આ રાષ્ટ્રીય શિક્ષણ નીતિ-૨૦૨૦માં કરવામાં આવી છે.

(ગ) ઓનલાઈન ટીચિંગ પ્લેટફોર્મ અને સાધનો:

SWAYAM/DIKSHA જેવા ઈ-લર્નિંગ પ્લેટફોર્મને વિકસાવી વિદ્યાર્થીઓની પ્રગતિ પર શિક્ષકોને નજર રાખવા માટે માળખાગત, વપરાશકર્તાને અનુકૂળ હોય તેવા સમૃદ્ધ સાધનો પૂરા પાડવા ઓનલાઈન ટીચિંગ પ્લેટફોર્મનો ઉપયોગ કરી ઈ-લર્નિંગ પ્લેટફોર્મને વિકસાવવામાં આવશે તેવી ભલામણ કરવામાં આવી છે. દ્વિ-માર્ગીય ઓડિયો અને વિડીયો ઈન્ટરફેસ એ ઓનલાઈનના વર્ગો ચલાવવા માટે વાસ્તવિક જરૂરીયાત છે.

(ઘ) સામગ્રી સર્જન, ડિજિટલ રિપોઝિટરી અને પ્રસાર:

ઓનલાઈન અને ડિજિટલ શિક્ષણ માટે શૈક્ષણિક સામગ્રીનો ભંડાર વિકસાવવા માટેની વ્યવસ્થા કરવામાં આવશે તેમજ તેની અસરકારકતા અને ગુણવત્તા અંગે તેનો વપરાશકર્તાઓ દ્વારા રેટિંગ માટેની સ્પષ્ટ જાહેર વ્યવસ્થા અપનાવવામાં આવશે તેવી ભલામણ કરવામાં આવી છે. જેમાં કોર્સ વર્ક, લર્નિંગ ગેમ્સ એન્ડ સિમ્યુલેશન, વર્ચ્યુઅલ રિયાલિટી અને ઓગમેન્ટેડ રિયાલિટી સહિતની સામગ્રીનો સમાવેશ થશે તેમ જણાવવામાં આવ્યું છે. એપ્લીકેશન, ભારતીય કલા અને સંસ્કૃતિ, અનેક ભાષાઓમાં, સ્પષ્ટ સૂચનો સાથે બનાવવામાં આવશે જેથી વિદ્યાર્થીઓ આંનદદાયક અધ્યયન માટે તેનો યોગ્ય રીતે ઉપયોગ કરી શકે. તેમજ ઈ-કન્ટેન્ટના પ્રસાર માટે વિદ્યાર્થીઓને વિશ્વનીયત બેકઅપ મીકેનીઝમ પૂરું પાડવામાં આવશે તેમ જણાવાયું છે.

(ચ) ડિજિટલ સાધનો સુધી પહોંચવાના સંદર્ભમાં અભાવની ચિંતા:

ઓનલાઈન શિક્ષણ માટે ડિજિટલ સાધનોની જરૂરીયાત રહેશે પરતું આપણા દેશની વસ્તીનો નોંધપાત્ર વર્ગ એવો છે કે જેમની પાસે ડિજિટલ સાધનોનો અભાવ જોવા મળે છે આ અભાવને દૂર કરવા માટે વર્તમાન સામૂહિક ડિજિટલ માધ્યમો જેવાં કે ટેલિવિઝન, રેડિયો અને કમ્યુનિટી રેડિયો વગેરે માધ્યમોનો વ્યાપક ઉપયોગ, પ્રચાર અને પ્રસાર કરવામાં આવશે તેમજ વિદ્યાર્થીઓની વસ્તીની વિવિધ જરૂરીયાતોને પહોંચી વળવા તમામ ભારતીય ભાષાઓમાં આવા શૈક્ષણિક કાર્યક્રમો માટેની સામગ્રી તૈયાર કરી ૨૪/૭ કલાક ઉપલબ્ધ કરાવવા પર વિશેષ ધ્યાન કેન્દ્રિત કરવામાં આવશે તેમજ શિક્ષકો અને વિદ્યાર્થીઓ સુધી તેમની સૂચનાના માધ્યમ પ્રમાણે ડિજિટલ સામગ્રી શક્ય હોય ત્યાં સુધી પહોંચાડવી તેમ જણાવવામાં આવ્યું છે.

(છ) વર્ચ્યુઅલ પ્રયોગશાળાઓ:

તમામ વિદ્યાર્થીઓને ગુણવત્તાયુક્ત વ્યવહારુ અને પ્રયોગ આધારિત શીખવાના અનુભવોની સમાન સુલભતા મેળવી શકે તે માટે DIKSHA/SWAYAM/SWAYAMORABHA જેવા ઈ-લર્નિંગ પ્લેટફોર્મનો ઉપયોગ વર્ચ્યુઅલ લેબ બનાવવા માટે કરવામાં આવશે. શિક્ષકો અને વિદ્યાર્થીઓને પ્રી-લોડેડ સામગ્રી ધરાવતા ટેબ્લેટ જેવા યોગ્ય ડિજિટલ ઉપકરણો દ્વારા પૂરતી પહોંચ પૂરી પાડવાની શક્યતાને ધ્યાનમાં લેવામાં આવશે તેમજ તેને વિકસાવવામાં આવશે તેવી ભલામણ કરવામાં આવી છે.

(જ) શિક્ષકો માટે તાલીમ અને પ્રોત્સાહનો:

ઓનલાઈન અને ડિજિટલ શિક્ષણ માટે શિક્ષકોને ઓનલાઈન ટીચિંગ પ્લેટફોર્મ અને સાધનોનો ઉપયોગ કરી ઉચ્ચ કક્ષાનું ગુણવત્તાયુકત ઓનલાઈન શિક્ષણ માટેની સામગ્રી કેવી રીતે તૈયાર કરવી તેનાં માટે સઘન તાલીમ આપવામાં આવશે. આ ઉપરાંત શિક્ષકોની એ ભૂમિકા પણ નક્કી કરવામાં આવશે જેથી વિદ્યાર્થીઓની વિષયવસ્તુ સાથે અને એકબીજા સાથે સક્રિય સહભાગીદારી બની રહે.

(ઝ) ઓનલાઈન મૂલ્યાંકન અને પરીક્ષાઓ:

વિદ્યાર્થીઓના મૂલ્યાંકન માટે રાષ્ટ્રીય મૂલ્યાંકન કેન્દ્રો અથવા પરખ, શાળા શિક્ષણ બોર્ડ, નેશનલ ટેસ્ટીંગ એજન્સી વગેરે દ્વારા યોગ્ય અને નિશ્ચિત મૂલ્યાંકન માળખું રચી જેમાં ડિઝાઈન ક્ષમતાઓ, પોર્ટફોલિયો, સમજૂતી અને

પ્રમાણિત વિશ્લેષણ વગેરે બાબતોનું ધ્યાન રાખવામાં આવશે. આમ ૨૧મી સદીના કૌશલ્યને ધ્યાન કેન્દ્રિત કરતાં નવી મૂલ્યાંકનની તકનીક અપનાવવામાં આવશે.

(ટ) મિશ્રિત અધ્યયન પ્રતિમાન:

મિશ્રિત અધ્યયન માટે ડિજિટલ શિક્ષણના પ્રચાર અને પ્રસાર માટે પ્રત્યક્ષ હાજરીની અનુભૂતિ મેળવવા તેને લગતા વિવિધ વિષયોને અસરકારક નવીન મોડેલ્સના નવા સ્વરૂપ અને તેને વ્યવહારમાં લાવવાનો પ્રયત્ન આ રાષ્ટ્રીય શિક્ષણ નીતિમાં કરવામાં આવશે તેવી ભલામણ કરવામાં આવી છે.

(ઠ) ધારાધોરણોની સ્થાપના:

રાજ્યના વિવિધ બોર્ડ, શાળા સંકુલો અને શાળા તેમજ ઉચ્ચ શિક્ષણની સંસ્થાઓને લગતી માર્ગદર્શિકાઓ તૈયાર કરવા માટે નેશનલ એજ્યુકેશન ટેકનોલોજી ફોરમ (NETF) અને તેને સમક્ષ એજન્સીઓએ ઓનલાઈન અને ડિજિટલ શિક્ષણના ક્ષેત્રોમાં સંશોધનકરી નવા વિષયવસ્તુ, તકનીકીના સાધનો તેમજ અધ્યાપનશાસ્ત્રો માટે માનાંકો પ્રસ્થાપિત કરવામાં આવશે.

સંશોધન પદ્ધતિ:

પ્રસ્તુત સંશોધન માટે ગૌણ માહિતીનો અભ્યાસ માટે ઉપયોગ કરવામાં આવ્યો છે જે માનવ સંશોધન વિકાસ મંત્રાલય ભારત સરકાર દ્વારા બહાર પાડવામાં આવેલ રાષ્ટ્રીય શિક્ષણ નીતિ ૨૦૨૦ની માર્ગદર્શિકા અને વિવિધ વેબસાઈડ તેમજ પ્રકાશિત થયેલા સંશોધન પેપરોમાંથી મેળવવામાં આવી છે. ગૌણ માહિતીનો ઉપયોગ કરવામાં આવેલ હોવાથી તેની જે મર્યાદાઓ છે તે આ સંશોધન પેપરમાં પણ જોવા મળશે. ઓનલાઈન અને ડિજિટલ શિક્ષણ માટે ઈ-લર્નિંગના કેટલાંક જાણીતા પ્લેટફોર્મના નામનો જ ઉલ્લેખ કરવામાં આવ્યો છે આ ઉપરાંત પણ ઘણાં પ્લેટફોર્મ હોય શકે છે જેનો અહીં સમાવેશ કરવામાં નથી આવ્યો.

તારણો:

રાષ્ટ્રીય શિક્ષણ નીતિ શિક્ષણની વ્યવસ્થા દ્વારા યુવા પેઢીને પ્રોત્સાહન આપી કુશળ અને આવડત સાથે સારા મનુષ્યનું નિર્માણ કરવા તેમજ પોતાની ફરજો પ્રત્યે સજાગ બનવા માટે તેમજ સારા વ્યાવસાયિકો અને સારા નાગરિકો મેળવવા વગેરે આ શિક્ષણ નીતિના ઉદ્દેશો રહેલા છે. શિક્ષણમાં ટેકનોલોજી એ સાધ્ય નથી, પરંતુ તે સાધન છે રાષ્ટ્રીય શિક્ષણનીતિના સફળ અમલીકરણ થાય તે માટે વિવિધ તકનીકી સંસ્થાઓના કર્મચારીઓને સંગઠિત કરી ઈ-લર્નિંગના શાળાથી ઉચ્ચ શિક્ષણ માટેની આવશ્યકતા પર ધ્યાન કેન્દ્રિત કરી બુનિયાદી માળખા ડિજિટલ સામગ્રી અને ક્ષમતા નિર્માણની વ્યવસ્થા માટે એક સમર્પિત એકમની સ્થાપના કરાવવામાં આવશે. વર્તમાન સમયમાં ટેકનોલોજીનો ઝડપી વિકાસના કારણે ઉચ્ચ ગુણવત્તાવાળા ઓનલાઈન શિક્ષણને છેવાડાના વિદ્યાર્થીઓ સુધી પહોંચાડવા માટે વિવિધ પ્રકારનાં માધ્યમોની જરૂર પડશે. આ ઉપરાંત સતત બદલાતી જતી અને વિકાસ પામતી પરિસ્થિતિમાં ટેકનોલોજી સાથે તાલ મેળવી શકાય તે માટે શૈક્ષણિક તકનીકી, ડિજિટલ અધ્યાપન સામગ્રી અને મૂલ્યાંકન, ઈ-ગવર્નન્સ વગેરે ક્ષેત્રો સાથે જોડાયેલ તજજ્ઞોનો સાવેશ કરી ઓનલાઈન અને ડિજિટલ શિક્ષણની સફળતા માટે પ્રયત્ન કરવામાં આવશે.

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Research Methodology of a Study on Consumers Perception for herbal/Ayurvedic products with special reference to Talala City

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Abstract:

As the usage of herbal/ayurvedic products increase because of people afraid from the side effects of cosmetic. So many people choose herbal/ayurvedic products. So the main objectives of the study are to Study Gender wise, age wise and income wise perception and satisfaction level of consumers of herbal/ayurvedic products and to analyze most preferred reasons to purchase herbal/ayurvedic products with special reference to talala city. The study is based on primary data collected with the help of a questioner containing 5 point likert scale analysis. From the study results are found that the satisfaction level of user of herbal/ayurvedic product by female consumers (83.60%) are less than male consumer (81.96%), age wise study resultant that users of age group less than 20 year (85.35%) are more satisfied than other age group and income wise study gives the results that income group between 31,000 to 50,000 consumers (85.60%) are most satisfied than other income groups. From the study of opinions of consumers for most preferred reasons of buying herbal/ayurvedic products results are found that there is Insignificance difference of most preferred reasons to purchase herbal/ayurvedic products by consumers of selected area gender wise, age wise as well as income wise.

Keywords: Herbal/Ayurvedic, Beauty Products,

Introduction:

Every person likes to reflect his personality and wants to attract others from his personality. The first attraction of any person is of his outlook. So looking beautiful and fit is desire of every individual not only females but also males. To meet the desire of looking beautiful and fit peoples trying different products. As the usage of cosmetics people afraid from the side effects of usage of cosmetics so peoples come back with herbal/Ayurveda products. The change of lifestyle also made a big impact on usage of Herbal/Ayurvedic products in India. With the growing trend of usage of herbal/Ayurvedic products many Ayurvedic companies come in to light with Ayurvedic products like Patanjali Ayurved, Dabur India, Sri sri Ayurved etc.

India is a country of village's majority of population of India lives in rural regions from ancient time they use natural homemade remedies for beauty and health needs. As per cultural traditions they use Neem, turmeric, tulsi, avnla, coconut oil, badam, honey, lemon etc natural ingredients for skin and hair care. But with the passage of time traditions are changed peoples attracts with cosmetics and Ayurvedic ready products in market. So to know the perception for buying Harbal/Ayurvedic product this topic looks like appropriate

Governmental Supports:

Government of India is promoting Ayurveda aggressively to encourage Ayurvedic production and usage. Government of India started a new ministry named AYUSH (Ayurveda , Yoga, Naturopathy Unani, Siddha and Homeopathy). In 2016 government also launched all India institute of Ayurveda to develop Ayurvedic science and trained professionals in the industry across sates. Global Ayurveda festival 2016 was also launched to alert citizens and Ayurveda as way of life.

Literature Review:

Sr. No.	Title of Research paper	Researcher	Year	Findings
1	Consumers Perception Of herbal/Ayurvedic Products In India	Manisha Singh, Vinita Srivastava (Management Practices For New Economy 133)	2017	Indian cosmetic market has seen a rapid growth in the past few years than that of US and Europe. With the development of cosmetic industry many brands came up with different strategies and with new ingredient technology. Earlier companies were coming up with novel and varied chemical composition but now perception of people has changed and they are looking more towards herbal products as there are many side-effects of chemicals used in cosmetic products. The perception of side effects of the chemical ingredients in cosmetics is the reason to switch over to herbal based cosmetics among all age group, gender and educated people
2	A Study on consumer awareness, attitude and preference toward herbal cosmetic products with special reference to coimbator city.	Rekha and Gokila Indianjournals.com	2017	People perceive herbal products to be more beneficial than chemical products, companies are coming up herbal and ayurvedic strategies. According to a study by UBS, propensity to buy more or buy only herbal products is on the rise from around 29% in 2015 to 35% in 2016

3	A study of demand for natural herbal and ayurvedic products	**Mitra Sauank (Researchhgate.net)**	2016	Due to increase in demand for natural, herbal and ayurvedic products strong promotional campaign by top players has been done like Hindustan Unilever, Dabur, Lotus, Patanjali Ayurved. This research paper is an attempt to understand consumer perception regarding pricing of herbal, ayurvedic and natural products.
4	Building brand identity in competitive markets a conceptual model	**Bhimrao M Ghodeswar (Journal of product & brand management)**	2008	This paper is based on a review of the literature and takes a case study approach. The paper suggests the framework for building brand identity in sequential order, namely, positioning the brand, communicating the brand message, delivering the brand performance, and leveraging the brand equity

Objectives of study:

(1)To Study satisfaction level of customers using harbel/Ayurvedic products in research area.(Gender wise, age wise and income wise)

(2)To analyze most preferred reasons to purchase harbel/Ayurvedic products by customers in research area.(Gender wise, age wise and income wise)

Research Methodology:

The study is based on primary data and the data will be collected from total 100 respondents (50 male and 50 females) living in Talala city by preparing scientific questioner. Then to analysis the collected data statistical tools like Mean, percentage analysis are to be used and to check validity of hypothesis statistical test (t-test and ANOVA test) is to be used.

Research hypothesis:

Following are the hypothesis to be taste by T-test and F- test (One way ANOVA) at 5% level of significance.

(1)Gender wise analysis of most preferred reasons to purchase herbal/Ayurvedic products by consumers of selected area.

Null Hypothesis (Ho): There is Insignificance difference of most preferred reasons to purchase herbal/Ayurvedic products by male consumers and female consumers of selected area.

Alternative Hypothesis (H1): There is significance difference of most preferred reasons to purchase herbal/Ayurvedic products by male consumers and female consumers of selected area.

(2)Age wise analysis of most preferred reasons to purchase herbal/Ayurvedic products by consumers of selected area.

Null Hypothesis (Ho): There is Insignificance difference of most preferred reasons to purchase herbal/Ayurvedic products by different age group consumers of selected area.

Alternative Hypothesis (H1): There is significance difference of most preferred reasons to purchase herbal/Ayurvedic products by different age group consumers of selected area.

(3)Income wise analysis of most preferred reasons to purchase herbal/Ayurvedic products by consumers of selected area.

Null Hypothesis (Ho): There is Insignificance difference of most preferred reasons to purchase herbal/Ayurvedic products by different income group consumers of selected area.

Alternative Hypothesis (H1): There is significance difference of most preferred reasons to purchase herbal/Ayurvedic products by different income group consumers of selected area

Data Analysis, Interpretation:

TABLE-1

PERSONAL PROFILE OF THE RESPONDENT

Gender	No. of Respondent	Percentage
Male	50	50%
Female	50	50%
Total	**100**	
Age Group	**No. of Respondent**	**Percentage**
Below 20 Years	40	40%
21 to 30 Years	34	34%
31 to 40 Years	18	18%
41 to 50 Years	6	6%
Above 50 Years	2	2%
Total	**100**	
Marital Status	**No. of Respondent**	**Percentage**
Married	31	31%
Unmarried	69	69%
Total	**100**	
Occupation	**No. of Respondent**	**Percentage**
Student	51	51%
Salaried	31	31%

Businessmen	10	10%
Professional	6	6%
Housewife	2	2%
Total	**100**	
Income Group	**No. of Respondent**	**Percentage**
Below 10,000	16	16%
Between 10,000 to 30,000	36	36%
Between 30,000 to 50,000	20	20%
Above 50,000	28	28%
Total	**100**	

(Source Primary data)

Above table-1 shows the no of respondents and percentage of respondents to whom data is collected as primary sources with the help of questioner to fulfill the objectives of research. The data was collected from total 100 respondents of Talala city and tabulated as gender wise, age wise, marital status wise, occupation wise and income group wise in above table.

TABLE-2
GENDER WISE SATISFICATION LEVEL OF CUSTOMERS BUYING HERBAL/AYURVEDIC PRODUCTS OF SELECTED AREA

Gender	No. of respondent	Satisfaction Level (in %)
Male	**50**	**81.96**
Female	**50**	**83.60**
Total	**100**	

(Source Primary data)

Above table-2 shows the percentage of satisfaction level of male and female consumers using herbal/ayurvedic products. On the basis of responses by the respondent of 5 scale likert scale analysis it can be concluded that 81.96% male are satisfied from ayurvedic products and 83.60% female are satisfied from ayurvedic products from the research area.

TABLE-3
AGE WISE SATISFICATION LEVEL OF CUSTOMERS BUYING HERBAL/AYURVEDIC PRODUCTS OF SELECTED AREA

Age	No. of respondent	Satisfication Level (in %)
Below 20 Years	40	**85.35**
21 to 30 Years	34	**80.76**
31 to 40 Years	18	**82.78**

41 to 50 Years	6	**77.33**
Above 50 Years	2	**82**
Total	**100**	

(Source Primary data)

Above table-3 shows the percentage of satisfaction level of different age group consumers using herbal/ayurvedic products. On the basis of responses by the respondent of 5 scale likert scale analysis it can be concluded that 85.35% of below 20 year age group, 80.76% of b 21 to 30 year age group, 82.78% of 31 to 40 year age group, 77.33% of 41 to 50 year age group and 82% of above 50 year age group consumers are satisfied from ayurvedic products from the research area.

TABLE-4
INCOME WISE SATISFICATION LEVEL OF CUSTOMERS BUYING HERBAL/AYURVEDIC PRODUCTS OF SELECTED AREA

Income Group	No. of respondent	Satisfication Level (in %)
Below 10,000	16	**85.13**
Between 10,000 to 30,000	36	**81.28**
Between 31,000 to 50,000	20	**85.60**
Above 50,000	28	**81.36**
Total	**100**	

(Source Primary data)

Above table-4 shows the percentage of satisfaction level of different monthly income group consumers using herbal/ayurvedic products. On the basis of responses by the respondent of 5 scale likert scale analysis it can be concluded that 85.13% of below 10,000 monthly income group, 81.28% of between 10,000 to 30,000 monthly income group, 85.60% of between 31,000 to 50,000 monthly income group and 81.36% of above 50,000 monthly income group consumers are satisfied from ayurvedic products from the research area.

TABLE-5
TABALE SHOWING GENDER WISE ANALYSIS OF MOST PREFERRED RESONS TO PURCHASE HERBAL/AYURVEDIC PRODUCTS BY CUSTOMERS OF SELECTED AREA

Sr. No.	Statements	Gender wise score

		Male	Female
1	Affordable price	191	210
2	No side effects	217	228
3	safe for all age group	212	214
4	National products	190	201
5	Easy to use	201	205
6	long lasting effect	197	198
7	No use of chemicals	216	225
8	natural ingredients	218	213
9	Prepaid from known ingredients	206	202
10	More effective	201	198
	Total score	**2049**	**2094**

(Source Primary data)

Above table-5 shows the Gender wise total score of statements showing most preferred reasons to purchase herbal/ayurvedic products on the basis of 5 point likert scale analysis method. From the study it can be concluded that total score given by Females (2094) is greater than score given by males (2049).

TABLE-6
T-TEST FOR GENDER WISE ANALYSIS OF MOST PREFERRED RESONS TO PURCHASE HERBAL/AYURVEDIC PRODUCTS BY CUSTOMERS OF SELECTED AREA

Gender	N	MEAN	SD	P-value	t-value	table value	RESULT
Male	**10**	**204.9**	**10.55**				
Female	**10**	**209.4**	**10.69**	**0.36**	**0.95**	**2.1**	**H0 ACCEPTED**

(Source: Computerised Calculated)

Findings: Table-6 shows that calculated value of T is less than table value of T also P-value is greater than 0.05 so null hypothesis (Ho) is accepted and Alternative hypothesis (H1) is rejected.

TABLE-7

Sr. No.		AGE WISE AVARAGE SCORE

	Statements	BELOW 20 YEAR	21 TO 30 YEAR	31 TO 40 YEAR	41 TO 50 YEAR	ABOVE50 YEAR
1	Affordable price	4.23	3.82	4.17	3.17	4.00
2	No side effects	4.58	4.35	4.44	4.33	4.00
3	safe for all age group	4.40	4.06	4.28	4.33	4.50
4	National products	4.05	3.71	4.00	3.83	4.00
5	Easy to use	4.15	3.97	4.28	3.50	3.50
6	long lasting effect	3.98	3.94	3.97	3.83	4.00
7	No use of chemicals	4.50	4.47	4.33	3.50	5.00
8	Natural ingredients	4.33	4.32	4.17	4.33	5.00
9	Prepaid from known ingredients	4.35	3.88	3.94	4.00	3.50
10	More effective	4.13	3.97	3.83	3.83	3.50
	TOTAL SCORE	**42.68**	**40.49**	**41.41**	**38.65**	**41.00**

TABALE SHOWING AGE WISE **ANALYSIS** OF MOST PREFERRED RESONS TO PURCHASE **HERBAL/AYURVEDIC PRODUCTS** BY CUSTOMERS OF SELECTED AREA

(Source Primary data)

Above table-7 shows the Age wise average score of statements showing most preferred reasons to purchase herbal/ayurvedic products on the basis of 5 point likert scale analysis method. From the study it can be concluded that total average score given by age group below 20 year is highest (42.68) while score given by age group 41 to 50 year is lowest (38.65).

TABLE-8

F-TEST(ONE WAY ANOVA) FOR AGE WISE ANALYSIS OF MOST PREFERRED RESONS TO PURCHASE HERBAL/AYURVEDIC PRODUCTS BY CUSTOMERS OF SELECTED AREA

Source of variations	Sum of square	Degree of Freedom	Mean Sum of Squares	F	P-Value	F-Crit	Result
Between Groups	**0.8636**	**4**	**0.2159**	**1.7416**	**0.1575**	**2.58**	**H0 Accepted**
Within Groups	**5.5784**	**45**	**0.1239**				
Total	**6.4421**	**49**					

(Source: Computerised Calculated)

Findings: Table-8 shows that calculated value of F (1.7416) is less than table value of F (2.58) (F < F-crit) so null hypothesis (Ho) is accepted and Alternative hypothesis (H1) is rejected.

TABALE-9
TABALE SHOWING INCOME WISE ANALYSIS OF MOST PREFERRED RESONS TO PURCHASE HERBAL/AYURVEDIC PRODUCTS BY CUSTOMERS OF SELECTED AREA

Sr. No.	Statements	AGE WISE AVARAGE SCORE			
		BELOW 10,000	BETWEEN 10,000 to 30,000	BETWEEN 30,000 to 50,000	ABOVE 50,000
1	Affordable price	4.50	3.81	4.25	3.82
2	No side effects	4.50	4.28	4.75	4.43
3	safe for all age group	4.56	4.14	4.25	4.25
4	National products	3.56	3.97	4.15	3.86
5	Easy to use	4.00	4.11	4.05	4.04
6	long lasting effect	3.94	3.94	4.05	3.89
7	No use of chemicals	4.50	4.42	4.60	4.21
8	Natural ingredients	4.56	4.19	4.30	4.32
9	Prepaid from known ingredients	4.31	3.94	4.35	3.93
10	More effective	4.13	3.94	4.05	3.93
	TOTAL SCORE	42.56	40.74	42.80	40.68

(Source Primary data)

Above table-9 shows the Income wise average score of statements showing most preferred reasons to purchase herbal/ayurvedic products on the basis of 5 point likert scale analysis method. From the study it can be concluded that total average score given by income group between 30,000 to 50,000 is highest (42.80) while score given by incme group above 50,000 is lowest (40.68).

TABLE-10
F-TEST(ONE WAY ANOVA) FOR INCOME WISE ANALYSIS OF MOST PREFERRED RESONS TO PURCHASE HERBAL/AYURVEDIC PRODUCTS BY CUSTOMERS OF SELECTED AREA

Source of variations	Sum of square	Degree of Freedom	Mean Sum of Squares	F	P-Value	F-Crit	Result
Between Groups	**0.3911**	**3**	**0.1304**	**2.0615**	**0.1226**	**2.86**	**H0** Accepted
Within Groups	**2.2768**	**36**	**0.0632**				
Total	**2.6679**	**39**					

(Source: Computerised Calculated)

Findings: Table-10 shows that calculated value of F (2.0615) is less than table value of F (2.86) (F < F-crit) so null hypothesis (Ho) is accepted and Alternative hypothesis (H1) is rejected.

Conclusion:

As per resent trend peoples are very cosies about their looks so the usage of beauty products also increase day by day but at the same time peoples also take care about the side effects of such products. So usage of ayurvedic products also increases. From the study results can be carried out that there is no change in opinion of most preferred reasons for usage of herbal/ayurvedic products among people age wise, gender wise and income wise.

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Vocational Education and New Education Policy 2020

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Abstract

Education is a process of facilitating learning knowledge, skills, values, beliefs etc. So, education determines the country's future as it is having all the powers to change everything. In the present day situation, general education and vocational education are major divisions of the total education process. Each of term is of equal importance, and both of them are necessary in the education of workers. India is a developing country and to become developed it needs more skilled manpower who can contribute to the national growth and development. Unemployment is the educated class has become a burning problem for the country. The increasing number of educated unemployment day by day is a matter of great concern for all. Present study highlights the concept and significance of vocational education, list of different courses of vocational education available in India. So present paper is an effort which try to give a description about the influential role of skill based and vocational courses in addressing the problems of Unemployment.

Introduction

The ages man has worked for his livelihood, has learned through accumulated experiences how to face and control natural forces and how to live within the limited physical resources for the good of all. All this mass of rich human experience achieved through work has stimulated man to seek means and methods of increasing his efficiency in work. As a result, the method of learning through organized experiences has come into use. The greatest challenge for education is to meet the needs of the society. This challenge of society can be achieved by giving a strong vocational basis to secondary education and by giving more emphasis on agricultural and technological, job-oriented education at the university stage. Then only we are able to solve our various burning issues like poverty, unemployment, Brain- drain etc

What is Vocational Education?

Vocational education is any type of training, usually in the form of courses and hands-on instructional lessons that teaches students the specialised skills required to perform a specific job. These types of programmes usually forgo traditional academic-based lessons in favor of hands-on learning.

Students learn the fundamentals and capabilities of a specific occupation under the supervision of an active and highly experienced professional. Vocational Education is also known as career and technical education (CTE) or technical and vocational education and training (TVET). Vocational education provides learners with essential skills supporting their personal development, enhancing their employability and encouraging active citizenship. It boosts enterprise performance, competitiveness, research and innovation.

Literature Review of Research

- ✓**Kumar Pradeep** in his research "challenges of vocational education system in India" mentioned that different stakeholders- the government, corporate sector, social business and non-profit organizations need to operate in a collaborative ecosystem to overcome the challenges of capacity, quality and utilization across vocational education. Enhancing employability by improving vocational education is a complex issue involving demographic trends, economic and labor market reform, education system, industry participation and upward mobility for backward social groups.

- ✓**Prof Kedareshu Bhangi** conducted a research on "vocational education and training in India-current scenario" suggested that short term training can be imparted in degree college along with graduation. Also universities and colleges can arrange various discussion forums with industry personal to make youth aware of skills required in the market example education-industry conclave.

- ✓**Aithal Shubhrajyotsna & Aithal P.S.** (2020) in their research "Analysis of the Indian National Education policy 2020 towards achieving its objectives" suggested that to encourage self-dependency after 18 years of age, students should be develop skills in their interested area and involve in some kind of economic/productive activities thereby their dependency on parents can be reduced. This is possible through vocational training and building their confidence while learning. The vocational training based earn while learn can strengthened at higher education level through offering additional credits to Academic Bank of Credits (ABC).and the undergraduate program should be designed in such a way that there should be two skill based subjects focusing on employability skills and entrepreneur ability skills respectively apart from core subjects, non-core subjects, and elective subjects. The evaluation scheme for these skill based subjects should be continuous internal assessment without holding semester end exams. Such an innovative model gives confidence for the students to choose an entrepreneur career.

Methodology

This paper is conceptual and analytical in nature. The data has been collected from various secondary sources like books, journals, internet etc. for the fulfillment of formulated objectives of the paper. In this research all the data contents the secondary data.

Need of Vocational Education

Need of Vocational education: Vocational education is gaining tremendous importance in our country in recent years. The lack of employability as an outcome of the education system has given rise to the need for skill based education. The development and economic growth of India will be accelerated if the youth of our country get vocational education and acquire relevant skills. Right from the Wardha scheme of Basic education (1937) to Kothari commission (1964) to UNESCO (2013) to NPE (1968, 1986 and 2020) all have laid specific importance to Vocational. The National Skill Development Corporation has been established to further implement this objective. However, at present Vocational Education and training system is fragmented, unregulated and lacks quality. Therefore, there is a need to redefine the objectives of Vocational Education, Training and Skill Development so as to align with the changing environment and industrial need

Concept of skill based and vocational education and its importance

In broad sense, vocational education and skill based courses becomes that part of the total experience whereby man learns to carry on a gainful occupation proficiently and efficiently. The term "vocational education" as used in this broad sense is meant to cover both unorganized and organized methods of transmitting knowledge, skills and competencies.

There are several differing concepts and meanings of vocational education or training. One of such concept is that vocational education is the education or training of workers. This concept implies that any kind of education or training in which a worker participates is vocational education. Another concept is that vocational education is the education for manual work. This concept centres on the ideas of ability to work with hands rather than mind- with a curriculum of certain manual activities like leather work, wood work, metal work etc.

The Knowledge and skills learned from such education or training just underlie mental activities relevant to the curriculum but without relevance to specific occupational competence. Yet another concept is that vocational education is that education which is craft oriented which main objectives is to aid learners in greatest work efficiency possible in earning their living by providing special instruction in single crafts or trades.

Finally, there is a concept that vocational education for productive purposes or socially useful productive work. The individual seeks and finds new and improved ways of working through education or training, he increases his vocational efficiency. It may be defined as that part of one's education intended to help one to choose an occupation, prepare to enter income generating employment, hold employment, keep abreast of changes in a specialty, secure promotion, or to change occupations

Major Area of Vocational Education

Commerce based:

1. Office Secretaryship
2. Stenography and Computer Applications
3. Accountancy and Auditing
4. Banking
5. Retail
6. Financial Market Management

Engineering based:

1. Electrical Technology
2. Automobile Technology
3. Civil Engineering
4. Air Conditioning and Refrigeration Technology
5. Electronics Technology
6. IT Application
7. Foundry

Health and Para Medical based:

1. Ophthalmic Techniques
2. Medical Laboratory Techniques
3. Auxiliary Nursing & Midwifery
4. X-Ray Technician
5. Healthcare Sciences
6. Health and Beauty Studies
7. Medical Diagnostics

Home Science based:

1. Fashion Design & Clothing Construction
2. Textile Design
3. Design Fundamental
4. Music Technical Production
5. Beauty Services

Others:

1. Transportation System & Logistic Management
2. Life Insurance
3. Library and Information Sciences

Agriculture based:

1. Poultry Farming
2. Horticulture
3. Dairying Science and Technology

Hospitality and Tourism based:

1. Food Production
2. Food and Beverage Services
3. Mass Media Studies and Media Production
4. Bakery and Confectionery
5. Front office
6. Travel and Tourism

Results and Conclusions

The National Education Policy 2020 has given due importance to vocational education and capacity development of teachers to boost the employability skills and vocational skills of the learners at all levels. Quality of vocational education is to be enhanced by identifying, designing and development of vocational courses that meet the common norms and skills standards identified at the national level. The greatest challenge for education is to meet the needs of the society. The present day need of Indian society is not simply to acquire general education, but to increase productivity. Obviously, therefore, education should come into closer relationship with productivity. This function of education can be achieved by giving a strong vocational basis education. Vocational courses are an educational discipline that enables individual to acquire skills that are required for a particular trade. The ongoing trends in the global job market favours specialized learners in every field and at all levels. It is in this regard that a vocational course comes to the rescue of those who had specialized learning. To develop our economic conditions vocational courses are very much needed. It plays a very significant role in addressing the problem of unemployment by making the persons skill full and competent. But due to various reasons vocational education are unable to fulfil its aims and objectives so there is an urgent need to take necessary steps for the development of the course. Government should give proper attention in this regard and to change the attitude of the parents as well as society about the course is very important.

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ભારતીય ઉચ્ચ શિક્ષણ પ્રણાલીના પરિવર્તન પર અભ્યાસ: વર્તમાન દૃશ્ય અને ભાવિ આઉટલુક

અરુણભાઈ ગામીત

સારાંશ

હેતુ:ભારતમાં ઉચ્ચ શિક્ષણનું વિશ્લેષણ તેની વર્તમાન પ્રણાલી, તેમાં જે પરિવર્તન આવ્યું છે અને તેના ભાવિ દૃષ્ટિકોણની સમજ આપે છે. આ પેપરમાં, અમે સિસ્ટમ, બંધારણ, પરિવર્તન, તકો અને પડકારોને સમજવા અને જરૂરી સૂચનો આપવાનો પ્રામાણિક પ્રયાસ કર્યો છે.

ડિઝાઇન/પદ્ધતિ/અભિગમ:તે ગૌણ ડેટા પર આધારિત ગુણાત્મક વૈચારિક અભ્યાસ છે. સેકન્ડરી ડેટા વેબસાઇટ્સ, સંશોધન પેપર, જર્નલ્સ, લેખો, વિવિધ સર્વેક્ષણો અને સરકારી અહેવાલોમાંથી એકત્રિત કરવામાં આવે છે. આ અભ્યાસમાં ઉચ્ચ શિક્ષણ ક્ષેત્રના નિષ્ણાતો સાથે ચર્ચાનો સમાવેશ થાય છે.

તારણો/પરિણામ:ભારતીય ઉચ્ચ શિક્ષણમાં ભાવિ દૃષ્ટિકોણ, SWOT વિશ્લેષણ અને પડકારો માટે બંધારણ, પરિવર્તન, NEP 2020ના વિગતવાર વિશ્લેષણના આધારે. નાણાકીય ભંડોળ, ઍક્સેસ અને ઇક્વિટી પર ફરીથી વિચાર કરવાની નિર્ણાયક જરૂરિયાત છે. ભારતમાં ઉચ્ચ શિક્ષણને વેગ આપવા માટે વિવિધ પડકારોનો સામનો કરવા માટે વ્યૂહાત્મક અભિગમ અપનાવવો જરૂરી છે.

મૌલિકતા/મૂલ્ય:આ પેપર તેના બંધારણો, SWOT વિશ્લેષણ અને પડકારોના સંદર્ભમાં ભારતીય ઉચ્ચ શિક્ષણ પ્રણાલીના પરિવર્તનનું વિશ્લેષણ અને અર્થઘટન કરે છે. વિગતવાર વિશ્લેષણના આધારે નવા સૂચનોની ભલામણ કરવામાં આવી છે.

મુખ્ય શબ્દો:ભારતીય ઉચ્ચ શિક્ષણ, પરિવર્તન, જ્ઞાન આધારિત સમાજ, ઉચ્ચ શિક્ષણના પડકારો, સ્વ-ટકાઉ કાર્યબળ.

1. પરિચય:

વૈશ્વિકરણ અને વિજ્ઞાન અને ટેકનોલોજીમાં ઝડપી વિકાસને કારણે ભારતમાં ઉચ્ચ શૈક્ષણિક સંસ્થાઓનો વિકાસ તાજેતરના ભૂતકાળમાં ઝડપી છે. યુનિવર્સિટીઓ, સંસ્થાઓ, ખાસ કરીને સ્વાયત્ત [1] ની સંખ્યામાં વધારો થયો છે. નેશનલ યુનિવર્સિટી ઓફ એજ્યુકેશનલ પ્લાનિંગ એન્ડ એડમિનિસ્ટ્રેશનએ જણાવ્યું છે કે "જો આપણે 30% GER હાંસલ કરવા માંગતા હોય તો ઉચ્ચ શિક્ષણમાં 9 લાખ કરોડથી વધુ રોકાણની જરૂર છે". કેન્દ્ર અને રાજ્ય સરકારો એકસાથે ઉચ્ચ શિક્ષણની વ્યાપક અને ટકાઉ વૃદ્ધિ હાંસલ કરવા માટે જવાબદારી વહેંચે છે.

ઉચ્ચ શિક્ષણમાં ગ્રોસ એનરોલમેન્ટ રેશિયો (GER) અને કોઈપણ રાષ્ટ્રના માથાદીઠ જીડીપી વચ્ચે સીધો સંબંધ છે. HE ને કૌશલ્ય વિકાસ, ઉત્પાદકતા અને માનવ સંસાધનનો મહત્તમ ઉપયોગ [2] જેવા વિવિધ ખૂણાઓથી માપવામાં આવે છે. તે સમાજમાં વિવિધ આર્થિક ભૂમિકાઓને સ્વીકારવા અને નવીનતાને પ્રોત્સાહિત કરવા માટે બંધાયેલા છે, જે આર્થિક વિકાસ તરફ દોરી જાય છે. અર્થતંત્રમાં વિવિધ રોજગારી કૌશલ્યો માટે પુરવઠા અને માંગને મેચ કરવાની જરૂર છે. ઉદ્યોગની વૃદ્ધિ અને વિકાસ હાંસલ કરવા માટે, કોલેજો અને યુનિવર્સિટીઓ જેવી ઉચ્ચ શિક્ષણ સંસ્થાઓમાં અધ્યાપન-શિક્ષણ પ્રથા વિકસાવવી જોઈએ. વિવિધ ખામીઓનો સામનો કરવા

માટે લાંબા ગાળાના ધોરણે નીતિની સુસંગતતા અને બહુ-સ્તરીય સુમેળ પ્રાપ્ત કરવા માટેની સિસ્ટમ પદ્ધતિ અપનાવવી જોઈએ.

2. સાહિત્ય સમીક્ષા:

યુવા કુશળ માનવશક્તિની ઉપલબ્ધતાના સંદર્ભમાં ભારત વૈશ્વિક સ્તરે એક ધાર ધરાવે છે પરંતુ ગરીબી, નિરક્ષરતા, અસંતુલિત વિકાસ, બેરોજગારી જેવી દીર્ઘકાલીન ઉણપ ઉદ્યોગમાં સ્વીકાર્ય કુશળ માનવશક્તિની તેની ક્ષમતા હાંસલ કરવામાં મોટી અડચણો ઊભી કરે છે. ભારત વિશ્વની સૌથી મોટી સ્વ-સ્થાયી કાર્યબળ બનવાની અણી પર છે, યુવા સ્વ-સ્થાયીતાને સશક્ત કરવા માટે ઉચ્ચ શિક્ષણ નીતિઓ અને વ્યૂહરચનાઓ સાથે ટેક્નોલોજીને સહયોગ કરવાની જરૂર છે.

કોષ્ટક 1:સંબંધિત વિસ્તાર અને તેના ફોકસની સમીક્ષા.

અનુક્રમ નંબર	ધ્યાન કેન્દ્રિત મુદ્દા	સંદર્ભ
1.	વિકાસ દરને ટકાવી રાખવા માટે ભારતમાં સંસ્થાઓની સંખ્યા અને ઉચ્ચ શિક્ષણની ગુણવત્તામાં પણ વધારો કરવાની જરૂર છે.	યુનિસ અહમદ શેખ, (2017) [4].
2.	HE પ્રક્રિયા પોતાને પ્રશિક્ષક-કેન્દ્રિતથી વિદ્યાર્થી-કેન્દ્રિત અભિગમમાં બદલશે. મુખ્ય અને સમાન વિષયોમાંથી અને સમગ્ર વિદ્યાશાખામાં પસંદગી કરવાની સ્વતંત્રતા હશે. આ ફેરફારો શૈક્ષણિક વર્ષ 2021-22 થી શરૂ થશે વર્ષ 2030.	પી.એસ. આઈથલ અને શુભરાજ્યોત્સ્ના આઈથલ, (2020) [1].
3.	આ પેપર SIMS ના મુખ્ય અભ્યાસ દ્વારા સામાજિક અપેક્ષા અને સંસ્થાકીય જવાબદારીની ચર્ચા કરે છે. સંસ્થા પરિણામો, પ્લેસમેન્ટ, આઉટરીચની અસર જેવા ઉદ્દેશ્ય માપદંડો દ્વારા જવાબદારી જાળવવા માટે દેખરેખ રાખે છે પ્રવૃત્તિઓ, વિદ્યાર્થીઓનો પ્રતિસાદ અને નોકરીદાતાનો પ્રતિસાદ.	આઈથલ પી.એસ., પી.એમ. સુરેશ કુમાર અને દીક્ષિતા, (2015) [6].
4.	ભારતમાં ઉચ્ચ શિક્ષણના ઉચ્ચ ધોરણો જાળવવા માટે, જાહેર નીતિ જ્ઞાન અને ટેકનોલોજીના વિકાસની સમાન હોવી જોઈએ.	કે. કમર જહાં, અને ડી. શ્રીસ્ટી સેલવરાણી, (2015)

		[17].
5.	ઉચ્ચ શિક્ષણની વર્તમાન ગુણવત્તાને વૈશ્વિક ધોરણો સાથે સમાનતા પર અપગ્રેડ કરવી જોઈએ. ભારતને ઉચ્ચ શિક્ષણ માટે વૈશ્વિક હબ બનાવવાની વિભાવનાને વિસ્તૃત કરવી એ સમયની આવશ્યકતા છે અને પ્રક્રિયા, ભારતીય સંસ્થાઓમાં વધુ વિદેશી વિદ્યાર્થીઓને આકર્ષવા માટે સિસ્ટમને સરળ બનાવવી જોઈએ. ઉચ્ચ શિક્ષણમાં રોકાણને વધુ સારું ઉચ્ચ શિક્ષણ આપવા માટે પ્રોત્સાહિત કરવું જોઈએ દેશ	એ. આર. સરવણ કુમાર, કે. આર. પદ્મિની દેવી, (2020) [16].
6.	પાંચ આધારસ્તંભ શિક્ષણ, શ્રેષ્ઠતા, રોજગાર, નિકાસ અને ઉદ્યોગસાહસિકતા પર ભાર મૂકવો જોઈએ. સહયોગસાથેસરકારખાનગી, જાહેર,અને આંતરરાષ્ટ્રીય સમર્થન.	શ્રીમતીએચ. કૃષ્ણમૂર્તિ એ, (2019) [15].
7.	ભારત ઓછા ખર્ચે ઉચ્ચ કૌશલ્ય ધરાવતા માનવબળની સપ્લાય કરતા અગ્રણી રાષ્ટ્રોમાંનું એક છે, તેથી ઉચ્ચ- ગુણવત્તાયુક્ત સંશોધન તેની સામે આવતી વિવિધ અવરોધોને દૂર કરી શકે છે.	દેવેશ નિગમ, એમ.પી. ગણેશ, સુવાશિષા રાણા, (2020) [19].

3. ઉદ્દેશ્યો:

આ પેપર ભારતમાં ઉચ્ચ શિક્ષણના પરિવર્તનની વિભાવનાનું વિશ્લેષણ કરવાનો પ્રયાસ છે. નીચે જણાવેલ ઉદેશ્યોનો સમાવેશ થાય છે:

(1) ભારતમાં ઉચ્ચ શિક્ષણની વ્યવસ્થા અને બંધારણને સમજવું.

(2) ઓલ-ઇન્ડિયા સર્વે ઓફ હાયર એજ્યુકેશન (AISHE)ના આધારે ઉચ્ચ શિક્ષણના પરિવર્તનની સમીક્ષા કરવી.

(3) ભારતીય ઉચ્ચ શિક્ષણમાં ભવિષ્યવાદી દૃષ્ટિકોણ માટે રાષ્ટ્રીય શૈક્ષણિક નીતિ 2020નું વિશ્લેષણ કરવું.

(4) ભારતમાં ઉચ્ચ શિક્ષણની શક્તિ, નબળાઈઓ, તકો અને ધમકીઓ (SWOT) ને ઓળખવા.

(5) ભારતમાં ઉચ્ચ શિક્ષણ દ્વારા આવી રહેલા પડકારોનું અન્વેષણ કરવું અને જરૂરી સૂચનોની ભલામણ કરવી.

4. સંશોધન ડિઝાઇન :

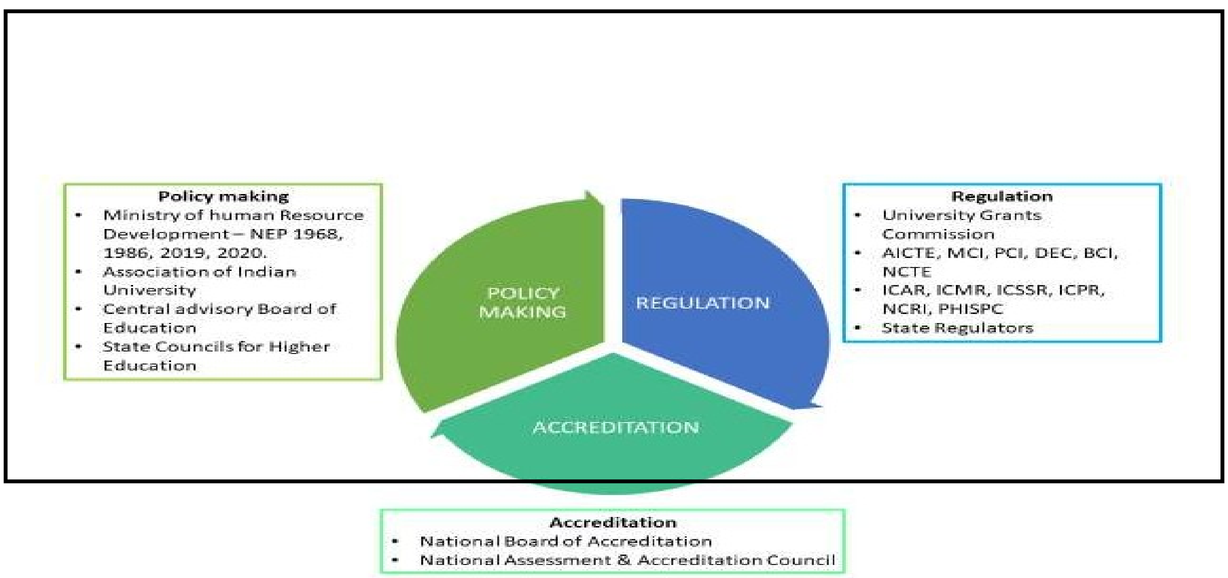
આ ગૌણ ડેટા પર આધારિત ગુણાત્મક વૈચારિક અભ્યાસ છે. સેકન્ડરી ડેટા વેબસાઇટ્સ, સંશોધન પેપર, જર્નલ્સ, લેખો, વિવિધ સર્વેક્ષણો અને સરકારી અહેવાલોમાંથી એકત્રિત કરવામાં આવે છે. આ અભ્યાસમાં ઉચ્ચ શિક્ષણ ક્ષેત્રના નિષ્ણાતો સાથેની ચર્ચાનો સમાવેશ થાય છે.

5. ભારતમાં ઉચ્ચ શિક્ષણનું બંધારણ:

ભારતમાં ઉચ્ચ શિક્ષણનું માળખું સંસદ અધિનિયમ, રાજ્ય વિધાનસભા અધિનિયમ [3] હેઠળ સ્થાપિત યુનિવર્સિટીઓનો સમાવેશ કરે છે. ડીમ્ડ યુનિવર્સિટીઓ, રાષ્ટ્રીય મહત્વની સંસ્થાઓ, યુનિવર્સિટીઓ સાથે સંલગ્ન કોલેજોને સંસદ અથવા રાજ્યના કાયદાકીય કાયદા દ્વારા ડિગ્રી એનાયત કરવાની સત્તા છે.

1994માં UGC દ્વારા સ્થાપિત ટેકનિકલ શિક્ષણ માટે નેશનલ એસેસમેન્ટ એન્ડ એક્રેડિટેશન કાઉન્સિલ (NAAC) અને નેશનલ બોર્ડ ઓફ એક્રેડિટેશન (NBA) જેવી મહત્ત્વની એજન્સીઓ દ્વારા ઉચ્ચ શિક્ષણની ગુણવત્તાનું મૂલ્યાંકન કરવામાં આવે છે [4].

NEP 1986 એ માહિતી ટેકનોલોજીના માધ્યમથી શિક્ષણ ક્ષેત્રને અપગ્રેડ કરવા પર ભાર મૂક્યો હતો. શિક્ષક શિક્ષણ, મહિલા સશક્તિકરણ, પ્રારંભિક બાળપણ સંભાળ અને પુખ્ત સાક્ષરતા [5] ના પુનર્ગઠનને પ્રાધાન્ય આપવામાં આવ્યું હતું. તેણે ભલામણ કરી હતી કે યુનિવર્સિટીઓ અને કોલેજોની સ્વ-નિર્ભરતા દ્વારા શિક્ષણ સેવાઓની ગુણવત્તા વધારવામાં આવશે. NEP 1986 એમ્પ્લોયબિલિટી કૌશલ્ય સાથે સ્નાતકો પેદા કરવા અને



શિક્ષણની યોજનાઓ છે [6]. સામાજિક, રાજકીય દબાણો અને વહીવટી ક્ષતિઓને કારણે ભલામણો અને અમલીકરણ વચ્ચે અંતર જોવા મળ્યું છે.

ઉચ્ચ શિક્ષણ વિભાગ હેઠળ, ભારતમાં ઉચ્ચ શિક્ષણની પ્રવૃત્તિઓનું સંચાલન કરતી સંખ્યાબંધ નિયમનકારી સંસ્થાઓ છે. આ આકૃતિ 1 માં દર્શાવવામાં આવ્યું છે.

ફિગ. 1:ભારતીય ઉચ્ચ શિક્ષણની નિયમનકારી સંસ્થાઓ

માનવ સંસાધન વિકાસ મંત્રાલય હેઠળના ઉચ્ચ શિક્ષણ વિભાગે આયોજન અને નીતિ બંને દ્રષ્ટિએ ઉચ્ચ શિક્ષણ ક્ષેત્રના સર્વાંગી વિકાસને સુધારવા માટે ઘણી પહેલ કરી છે [7]. કેટલીક પહેલ નીચે મુજબ છે.

a. માહિતી અને સંચાર ટેકનોલોજી દ્વારા શિક્ષણ પર રાષ્ટ્રીય મિશન (NMEICT)
b. શૈક્ષણિક અને સંશોધન સહયોગ (SPARC) ના પ્રોત્સાહન માટેની યોજના
c. રાષ્ટ્રીય ઉત્તર પ્રદેશ શિક્ષા અભિયાન (RUSA)
d. એકેડેમિક નેટવર્ક માટે વૈશ્વિક પહેલ (GIAN)
e. શિક્ષણ ગુણવત્તા અપગ્રેડેશન અને સમાવેશ કાર્યક્રમ (EQUIP)
f. વડાપ્રધાન સંશોધન ફેલોશિપ (PMRF)
g. હાયર એજ્યુકેશન ફાઇનાન્સિંગ એજન્સી (HEFA)

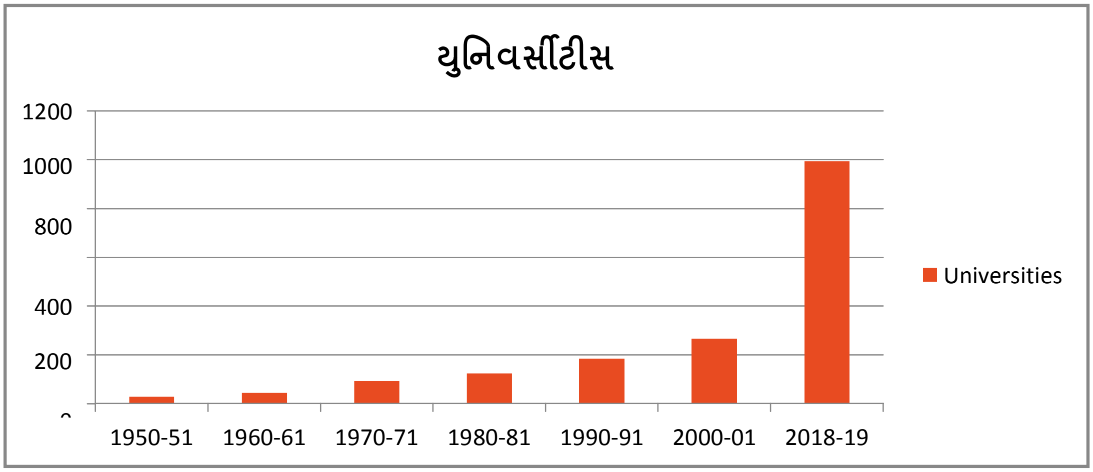
6. ભારતમાં ઉચ્ચ શિક્ષણનું પરિવર્તન :

ભારતમાં યુનિવર્સિટીઓ અને કોલેજોની જથ્થાત્મક પ્રગતિનો ઉલ્લેખ કોષ્ટક 2 માં કરવામાં આવ્યો છે. વૃદ્ધિનું વલણ આકૃતિ 2 અને આકૃતિ 3 માં દર્શાવવામાં આવ્યું છે. ભારતમાં 1990 અને 2000 દરમિયાન યુનિવર્સિટીઓ અને કોલેજોના વિકાસમાં ઉપરની ગતિશીલતા છે, યુનિવર્સિટીઓની સંખ્યા જે 184 હતી તે વધીને 266 થઈ છે, જે કોલેજોની સંખ્યા 5,748 હતી તે વધીને 11,146 થઈ છે. હાલમાં 2018-19 દરમિયાન, યુનિવર્સિટીઓની સંખ્યા 266 થી વધીને 993 અને કોલેજોની સંખ્યા 11,146 થી વધીને 39,931 થઈ છે [8]. આ વલણો ભારતમાં ઉચ્ચ શિક્ષણના વિકાસ અને વિકાસમાં હકારાત્મક પરિવર્તન સૂચવે છે.

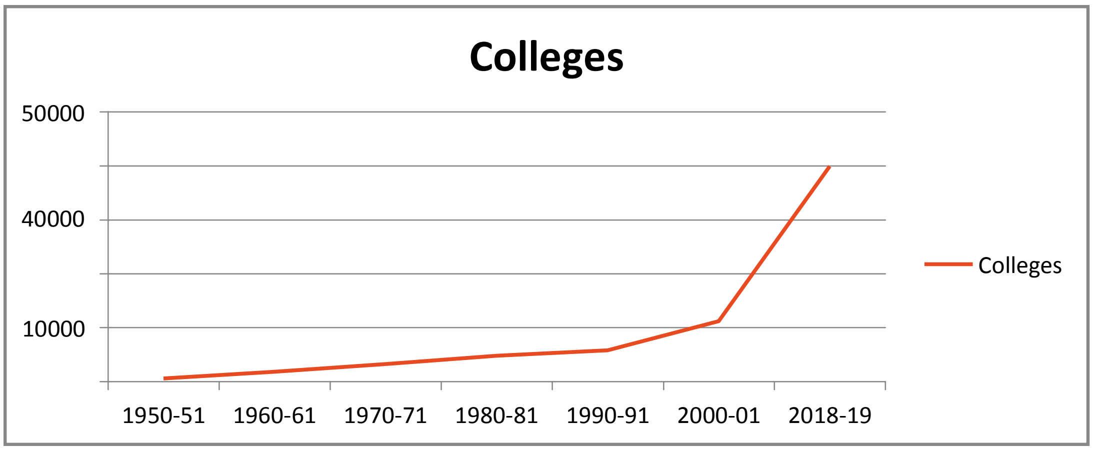
કોષ્ટક-2:AISHE રિપોર્ટ 2018-19 મુજબ ભારતમાં યુનિવર્સિટીઓ અને કોલેજોની સંખ્યા

વર્ષ	યુનિવર્સીટી	કોલેજ
1950-51	28	578
1960-61	45	1,819
1970-71	93	3,227
1980-81	123	4,738
1990-91	184	5,748
2000-01	266	11,146
2018-19	993	39,931

સ્રોત: AISHE રિપોર્ટ 2018-19 મુજબ ભારતમાં યુનિવર્સિટીઓ અને કોલેજોની સંખ્યા.



ફિગ. ૨ :1950 થી 2019 દરમિયાન ભારતમાં યુનિવર્સીટીસ ની વૃદ્ધિનું વલણ.



ફિગ .3:1950 થી 2019 દરમિયાન ભારતમાં કોલેજોની વૃદ્ધિનું વલણ.

અખિલ ભારતીય સર્વેક્ષણ ઓફ હાયર એજ્યુકેશન (AISHE) 2018-19ના નિવેદન મુજબ, દેશમાં લિંગ તફાવત અગાઉના વર્ષ, એટલે કે, 2017-18ની સરખામણીમાં સંકોચાઈ ગયો છે. 2018-19માં 100 પુરૂષ વિદ્યાર્થીઓ દીઠ મહિલા વિદ્યાર્થીઓની સંખ્યા 90 (2017-18) થી વધીને 95 થઈ ગઈ છે. ઉચ્ચમાં કુલ નોંધણી

તારણો [9] અનુસાર કુલ નોંધણી ગુણોત્તરમાં નજીવા વધારા સાથે, શિક્ષણ લગભગ 37.4 મિલિયન થવાનો અંદાજ છે.

7. NEP 2020 નું વિશ્લેષણ ભારતીય શિક્ષણ પર ભાવિ દૃષ્ટિકોણ તરફ દોરી જાય છે:

NEP 2020 ના પ્રભાવને લીધે, ભારતીય ઉચ્ચ શિક્ષણ ભવિષ્યમાં નીચેના ફેરફારોમાંથી પસાર થશે:

(1) સાંકડા ડોમેનનું પરિવર્તન -કોલેજોએ મલ્ટિડિસિપ્લિનરી ઓટોનોમસ ડીગ્રી આપતી સંસ્થાઓની પસંદગી કરવી પડશે. આનાથી વિદ્યાર્થીઓ તેમની પસંદગીનો કાર્યક્રમ પસંદ કરી શકશે.

(2) શિક્ષણનું વ્યાપારીકરણ નાબૂદ- તેમણે હંમેશા નફાને બદલે સેવાલક્ષી હોવો જોઈએ, જાહેર અને ખાનગી બંનેના કિસ્સામાં સંસ્થાકીય વિકાસ માટે કોઈપણ વધારાના નફાનું પુનઃ રોકાણ કરવું જોઈએ. તેનાથી કોલેજોમાં ભ્રષ્ટાચાર અને લોબીઓ ઓછી થશે.

(3) જાહેર/સરકારી કોલેજોમાં ફેરફાર– ત્યાં 2 વિકલ્પો છે a) કોલેજો બહુ-શિસ્ત અને સ્વાયત્ત કોલેજો બની જાય છે. b) કેટલીક નાની અને મધ્યમ કોલેજો સંલગ્ન યુનિવર્સિટીની અભિન્ન કોલેજમાં પરિવર્તિત થાય છે.

(4) ખાનગી કોલેજોનું પરિવર્તન– ત્યાં ત્રણ વિકલ્પો છે (a) સાંકડી ડોમેન ધરાવતી નાની કોલેજો અને ઓછા વિદ્યાર્થીઓ જોડાય છે અને ઓટોનોમસ કોલેજ બને છે. (b) આ ખાનગી કોલેજોએ પૂર્વવ્યાખ્યાયિત માન્યતા દરજ્જા પર પહોંચ્યા પછી સ્વાયત્ત કૉલેજ બનવા માટે તેમના સંસાધનો અને શિક્ષણની ગુણવત્તાને અપગ્રેડ કરવી જોઈએ. (c) જે ખાનગી કોલેજો પૂર્વ નિર્ધારિત માન્યતા દરજ્જો પ્રાપ્ત કરવામાં નિષ્ફળ જાય છે તે બંધ કરવી જોઈએ [10].

(5) મેરિટ આધારિત નિમણૂક- સંસ્થાકીય વડાની નિમણૂક સંપૂર્ણપણે સંશોધન અને નવીનતાઓ પર આધારિત હોવી જોઈએ. HEI ડાયરેક્ટર્સ, વાઈસ-ચાન્સેલરો વગેરે પાસે છેલ્લા પાંચ વર્ષથી ઓછામાં ઓછું પ્રથમ લેખકનું પ્રકાશન હોવું જોઈએ.

(6) નિર્ણય નિર્માતાઓ પર જવાબદારી- માત્ર વિદ્વતાપૂર્ણ પ્રકાશન, પેટન્ટ્સ, આઈપીઆર ધરાવતા લાયકાત ધરાવતા શિક્ષણવિદને ઉચ્ચ શિક્ષણ નીતિમાં ટોચના સ્થાને બઢતી આપવાની તક આપવી જોઈએ. હાલમાં નકલી શિક્ષણવિદ અને નોકરિયાતો કે જેઓ ટોચના હોદ્દાનો આનંદ લઈ રહ્યા છે તેઓ ટોચના નિર્ણય લેવાની ભૂમિકાઓમાંથી સાફ થઈ શકે છે.

(7) BOG ને વધુ જવાબદાર બનાવ્યા- બોર્ડ ઓફ ગવર્નર્સને સંબંધિત રેકોર્ડ્સના પારદર્શક ઘટસ્ફોટ દ્વારા HEIની ગુણવત્તા અને પરિણામો જાળવવા માટે વધુ જવાબદાર બનાવવું જોઈએ.

(8) ખાનગી HEIs પર સામાજિક જવાબદારી- ફી કન્સેશન, સ્કોલરશીપ વગેરે જેવી સામાજિક જવાબદારી ખાનગી HEI માટે નવા મોડલમાં સમાવિષ્ટ છે.

(9) ખાનગી યુનિવર્સિટીઓ દ્વારા સક્રિય ભૂમિકા- સામાજિક જવાબદારીઓ નિભાવવા માટે વાજબી ખર્ચ વસૂલવા માટે ખાનગી યુનિવર્સિટીઓમાં 30% ફ્રી-શિપ અને 40% શિષ્યવૃત્તિ ફી મોડલની ઉપલબ્ધતા, પાત્ર વિદ્યાર્થીઓ ખાનગી યુનિવર્સિટીઓમાં જોડાવા માટે સ્વ-પ્રેરિત છે.

(10) સંશોધન અને નવીનતા પર વધુ ભાર- પુષ્કળ પ્રોત્સાહનોની ઉપલબ્ધતા વિદ્યાર્થીઓ અને ફેકલ્ટી સભ્યોને નવી વસ્તુઓની દરખાસ્ત કરવા માટે પરવાનગી આપે છે જે નવીનતા તરફ દોરી જાય છે.

(11) સિંગલ HEIs રેગ્યુલેટર- ફાઇનાન્સના કાર્યક્ષમ નિયંત્રણ માટે એક જ HEIs રેગ્યુલેટર સેટ કરવું જોઈએ.

NHERA, બોર્ડ ઓફ ગવર્નર્સ દ્વારા અધિકૃત તમામ નિયમનકારી માર્ગદર્શિકાઓ મળવાની હોય છે, જે નિર્ણયો અને નીતિઓના અમલીકરણમાં વધુ પારદર્શિતા તરફ દોરી જાય છે [11].

(12) HEIs માટે પ્રતિબદ્ધતા- ઉચ્ચ શિક્ષિત બીઓજીમાં નિમણૂક પામેલા લોકો, જેઓ સમર્પિત અને સક્ષમ વ્યક્તિઓ છે, તેઓએ પ્રાવીણ્ય સાબિત કર્યું છે તેઓ સંસ્થાઓ પ્રત્યે વફાદાર અને પ્રતિબદ્ધ હોઈ શકે છે.

8. ભારતમાં ઉચ્ચ શિક્ષણનું SWOT વિશ્લેષણ:

શક્તિ:

(1) સરકારની સક્રિય ભાગીદારી - ભારતમાં, ઉચ્ચ શિક્ષણને ખૂબ જ સબસિડી આપવામાં આવે છે તેથી તે ગરીબો માટે સુલભ છે. કેન્દ્ર અને રાજ્ય સરકાર દ્વારા સમાનતા અને સુલભતાના સિદ્ધાંતોના અમલને કારણે, ઘણા આર્થિક રીતે ગરીબોને શિક્ષણ મેળવવાની સુવિધા મળી છે. સરકાર ઉચ્ચ શિક્ષણના વિકાસમાં યુનિવર્સિટીઓને મદદ કરવાના પ્રયાસો વધારી રહી છે.

(2) આંતરરાષ્ટ્રીય સ્તરે માન્યતા પ્રાપ્ત શૈક્ષણિક કાર્યક્રમો અને વિશિષ્ટ અભ્યાસક્રમો - શિક્ષણના માધ્યમ તરીકે અંગ્રેજી, વૈશ્વિક સ્તરે સ્વીકૃત ઉચ્ચ શિક્ષણ પ્રાપ્ત કરવા માટે ભારતને ફાયદો થયો છે. વિવિધ ભારતીય યુનિવર્સિટીઓએ ડીમ્ડ અને ઓટોનોમી યુનિવર્સિટીનો દરજ્જો મેળવ્યો છે. આવી યુનિવર્સિટીઓ વિદેશમાં IIMs, IITs, IISC, TATA જેવા ઓફશોર કેમ્પસ સ્થાપી રહી છે અને આંતરરાષ્ટ્રીય સ્તરે માન્યતા પ્રાપ્ત છે [12].

(3) વૈશ્વિક સ્તરે ભારતીય તબીબી અને ઇજનેરી શિક્ષણની સારી છબી - વિકસિત દેશો સાથે વિવિધ તબીબી અને તકનીકી શિક્ષણ વચ્ચે ભાગીદારી અને MOUની સંખ્યામાં વધારો તાજેતરના વર્ષોમાં વ્યૂહાત્મક જોડાણમાં વધારો થયો છે.

(4) પ્રકાશનો અને સંશોધન પ્રવૃત્તિઓના પ્રવાહમાં વધારો - પીએચડી પૂર્ણ કરવા માટે યુજીસી દ્વારા ફરજિયાત. ઉચ્ચ શિક્ષણ સંસ્થાઓમાં શિક્ષણ માટે લાયક બનવાથી પ્રકાશનો અને સંશોધન પ્રવૃત્તિઓના પ્રવાહમાં સુધારો થયો છે.

(5) સામાજિક પરિવર્તન માટે ગુણવત્તા HE - ઉચ્ચ શિક્ષણ ગુણવત્તામાં વધારો કરીને સામાજિક પરિવર્તનના સાધન તરીકે સાબિત થયું છે. AICTE દ્વારા UGC અને NBA દ્વારા NAAC ની સ્થાપના, ગુણવત્તા હાંસલ કરવા તરફ નોંધપાત્ર સર્જનાત્મકતા હાથ ધરવામાં આવી છે

નબળાઈ:

(1) અયોગ્ય ભંડોળ - હાલની યુનિવર્સિટીઓ ગંભીર ભંડોળની તંગીનો સામનો કરી રહી છે. મોટાભાગની યુનિવર્સિટીઓ વિદ્યાર્થી કલ્યાણ, કારકિર્દી માર્ગદર્શન, કાઉન્સેલિંગ અને અદ્યતન સંશોધન માટે ઈન્ફ્રાસ્ટ્રક્ચર,

સાધનો અને સુવિધાઓના અભાવથી પીડાય છે.

(2) ફેકલ્ટી ડેવલપમેન્ટનો અભાવ - માનવ સંસાધનના મહત્તમ ઉપયોગ માટે ફેકલ્ટીનો વિકાસ અને તાલીમ જરૂરી છે. ભંડોળની ખોટી ફાળવણી અને ભ્રષ્ટાચારને કારણે શિક્ષકો પાસે અદ્યતન જ્ઞાન અને અનુભવનો અભાવ છે.

(3) ઓવરલેપિંગ ફંક્શન - ઉચ્ચ શિક્ષણ વિભાગમાં ઉચ્ચ શિક્ષણ ક્ષેત્રના વિકાસને સુધારવા માટે NAAC, UGC, AICTE, NBA, વગેરે જેવી ઘણી સર્વોચ્ચ એજન્સીઓ છે. આ બહુવિધ એજન્સીઓના કાર્યો ઓવરલેપ થાય છે.

(4) શૈક્ષણિક તકોની સમાનતાનો અભાવ - સમાજના વિવિધ સંપ્રદાયોમાં GERમાં સમાનતાનો અભાવ છે. પુરૂષો અને સ્ત્રીઓમાં ઉચ્ચ શિક્ષણમાં GER અગાઉના અભ્યાસો [13] અનુસાર ભારતમાં મોટા પ્રમાણમાં બદલાય છે.

(5) યુનિવર્સિટીઓની સ્વાયત્તતા - સ્વાયત્ત અને ડીમ્ડ યુનિવર્સિટીઓમાં જવાબદારીમાં કોઈ અનુરૂપ વધારો થયો નથી.

(6) વિકાસની પ્રક્રિયાઓ સાથે કડીનો અભાવ - વિકાસની પ્રક્રિયાઓ સાથે ઉચ્ચ શિક્ષણ વચ્ચે કોઈ જોડાણ નથી, જેના કારણે વિદ્યાર્થીઓ જ્યારે રોજગાર શોધી શકતા નથી ત્યારે તેઓ હતાશા તરફ દોરી જાય છે.

(7) ઘણી ખાનગી સંસ્થાઓ દ્વારા વિવિધ માર્કેટિંગ વ્યૂહરચનાઓ અપનાવીને HE - વ્યવસાયિક અભ્યાસક્રમની ઊંચી કિંમતને આકર્ષક બનાવવામાં આવે છે, મોટાભાગના ભારતીય મધ્યમ અને નીચલા વર્ગો ઊંચી ફી પરવડી શકતા નથી.

તકો:

(1) યુવા અને વૈવિધ્યસભર દેશ - ભારતમાં 150 મિલિયન યુવા વસ્તી છે, પરંતુ શૈક્ષણિક ઈન્ફ્રાસ્ટ્રક્ચર આવા વિશાળ જથ્થાને સંચાલિત કરવા માટે અપૂરતું છે. તેથી ઉચ્ચ શિક્ષણમાં ખાનગી અને વિદેશી રોકાણને પ્રોત્સાહન આપવું જોઈએ.

(2) ડિજિટલ લર્નિંગ અને લર્નિંગ ટૂલ્સ - ડિજિટલ લર્નિંગ ટૂલ્સની મદદથી, ભારત જેવા દેશો ઉચ્ચ શિક્ષણમાં નિપુણતા હાંસલ કરવા સામે આવતા વિવિધ પડકારોને દૂર કરી શકે છે [14].

(3) શૈક્ષણિક તકની સમાનતા - આવક અને સંપત્તિની અસમાનતા ઘટાડવા માટે, ભારતમાં ઉચ્ચ શિક્ષણમાં સમાન શૈક્ષણિક તકો પૂરી પાડીને ઉચ્ચ શિક્ષણનો એક શક્તિશાળી સાધન તરીકે ઉપયોગ કરી શકાય છે.

(4) EI અને ઉદ્યોગોનો સહયોગ - સ્નાતકોની રોજગાર ક્ષમતાને વધારવા માટે, ઉચ્ચ શિક્ષણને ઉદ્યોગ,

સંશોધન કૌશલ્ય, વ્યાવસાયિક તાલીમ, ઉદ્યોગસાહસિકતા વગેરે સાથે જોડવાની જરૂર છે.

(5) રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય HE નું જોડાણ - રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય પ્લેટફોર્મ વચ્ચે ઉચ્ચ શિક્ષણમાં વ્યૂહાત્મક સહયોગ માટેની ભાવિ સંભાવનાઓને પરિષદો,પરિસંવાદો, કાર્યશાળાઓ વગેરેમાં સહભાગિતા દ્વારા પ્રોત્સાહિત કરી શકાય છે. [15].

(6) રોકાણની તકો - દેશમાં યુવાનોની વસ્તીમાં વધારો થવાને કારણે અને ભંડોળની અછતને કારણે, નિયમન અને બિન-નિયમિત બંને ક્ષેત્રોમાં રોકાણ માટે પુષ્કળ અવકાશ છે.

ધમકી:

(1) અપૂરતું ઈન્ફ્રાસ્ટ્રક્ચર - ઈન્ફ્રાસ્ટ્રક્ચરનો આંતરરાષ્ટ્રીય ધોરણો સાથે સમકક્ષ રહેવા માટે ભંડોળના અભાવે ઈન્ફ્રાસ્ટ્રક્ચરનો વિકાસ લકવો થઈ ગયો છે. કેન્દ્ર અને રાજ્ય સરકાર પાસે હાલની યુનિવર્સિટીઓ અને શૈક્ષણિક સંસ્થાઓ માટે પૂરતું ભંડોળ નથી કે તેઓ નવી યુનિવર્સિટી કેવી રીતે શરૂ કરી શકે.

(2) હિસ્સેદારો દ્વારા પ્રતિકાર - HEની વિવિધ એજન્સીઓ દ્વારા ગેરવહીવટ અને અધિકૃત નિર્ણય લેવાને કારણે ઉચ્ચ શિક્ષણના વિકાસને નિયંત્રિત કરવામાં HE પાસે સુગમતાનો અભાવ છે. [16].

(3) રાજકીય હસ્તક્ષેપ - રાજકીય નેતાઓ દ્વારા યુનિવર્સિટીઓના સંચાલક મંડળમાં હસ્તક્ષેપ, કારણ કે મોટાભાગની શૈક્ષણિક સંસ્થાઓ તેમની માલિકીની છે. નિર્દોષ વિદ્યાર્થીઓને તેમના સ્વાર્થ માટે બ્રેઈનવોશ કરવામાં આવે છે.

(4) સંશોધનમાં છટકબારીઓ - સંશોધનની મહત્તમ સંખ્યા જ્ઞાનમાં વધારો કરતી નથી પરંતુ માત્ર વધારાના ડેટા બનાવે છે [17]. આ સંશોધન ભંડોળના ઉપયોગ, ઉચ્ચ શિક્ષણમાં ગુણવત્તા અને અભ્યાસક્રમના વિકાસમાં અવરોધ ઊભો કરે છે.

(5) રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય ભંડોળનું અયોગ્ય વિતરણ - નાણાકીય અનિશ્ચિતતાઓ, ભ્રષ્ટાચાર, સત્તાના દુરુપયોગ દ્વારા ગેરવહીવટ, ભંડોળના યોગ્ય વિતરણને પ્રતિકૂળ અસર કરે છે.

(6) આતંકવાદનો ભય - વારંવારના આતંકવાદી હુમલાએ ઉચ્ચ શિક્ષણના વિકાસને નકારી કાઢ્યો છે. આતંકવાદને કારણે રાષ્ટ્રીય સુરક્ષા જોખમમાં છે.

(7) HE નું વ્યાપારીકરણ - સરકારી હસ્તક્ષેપ છતાં વ્યવસાયિક શિક્ષણનું વ્યાપારીકરણ થયું છે. પરંપરાગત અભ્યાસક્રમો મોટાભાગના વિદ્યાર્થીઓ દ્વારા અન્ય અભ્યાસક્રમોના કોઈ વિકલ્પ વિના અનુસરવામાં આવે છે.

(8) સંકુચિત ડોમેન્સ - મોટાભાગની યુનિવર્સિટીઓ અને શૈક્ષણિક સંસ્થાઓમાં બહુ-શાખાકીય ડોમેન ગેરહાજર છે. રોજગારી પૂરી પાડતા જોબ ઓરિએન્ટેડ કોર્સની ગેરહાજરી છે.

(9) શૈક્ષણિક ઓડિટનો અભાવ - કેટલાક શિક્ષકોની નોકરી ટકાવી રાખવા અને અમુક વિભાગોના અસ્તિત્વ ટકાવી રાખવા માટે, કેટલાક અભ્યાસક્રમો દાખલ કરવામાં આવે છે. શૈક્ષણિક ઓડિટ મિકેનિઝમનો અભાવ શૈક્ષણિક ઓડિટના આધારે નાણાકીય સહાય પૂરી પાડવાનું અશક્ય બનાવે છે.

9. ભારતમાં ઉચ્ચ શિક્ષણના પડકારો:

(1) **નીચા વિદ્યાર્થી નોંધણી દર**- સામાજિક-આર્થિક રીતે વંચિત સ્થળોએ ઉચ્ચ શિક્ષણની ઍક્સેસના અભાવને કારણે, ગ્રોસ એનરોલમેન્ટ રેશિયો (GER) 25% છે. માંગ-પુરવઠામાં મોટો તફાવત છે.

(2) **અપૂરતી સુવિધાઓ અને ઈન્ફ્રાસ્ટ્રક્ચર**- મોટાભાગની સંસ્થાઓ ગ્રામીણ વિસ્તારોમાં માત્ર થોડા શિક્ષકો સાથે નબળી સુવિધાઓ અને માળખાકીય સુવિધાઓ સાથે સ્થપાયેલી છે. ઉચ્ચ શિક્ષણ માટે સરકાર અને સમાજ તરફથી નાણાકીય સહાયનો અભાવ છે.

(3) **ફેકલ્ટીની જગ્યાઓ પર મોટી જગ્યાઓ**- ઉચ્ચ શિક્ષણમાં ગુણવત્તાયુક્ત શિક્ષણનો અભાવ છે. શિક્ષકોની સંખ્યા મર્યાદિત છે અને તાલીમના અભાવને કારણે તેઓ પાસે પૂરતું જ્ઞાન નથી [18].

(4) **આઉટમોડ શિક્ષણ પદ્ધતિઓ**– અભ્યાસક્રમ વિજ્ઞાન અને ટેક્નોલોજીના વિકાસ, આંતરરાષ્ટ્રીય યુનિવર્સિટીઓના પડકારો અને વૈશ્વિકરણને ધ્યાનમાં રાખીને અપગ્રેડ કરવામાં આવ્યો નથી. અપૂરતી મિકેનિઝમ્સને કારણે શિક્ષકોની કારકિર્દી સંચાલન અને પ્રગતિ પર પ્રતિકૂળ અસર થાય છે.

(5) **સંશોધન કાર્યનો અભાવ** -સરકાર અને સમાજ તરફથી આર્થિક સહાયના અભાવે ઉચ્ચ શૈક્ષણિક સંસ્થાઓમાં સંશોધન કાર્ય લગભગ ઓછું છે. સંશોધન કાર્યના અભાવને કારણે વૈશ્વિક માન્યતા પર પ્રતિકૂળ અસર થાય છે.

(6) **શ્રેષ્ઠ શાસન અને નેતૃત્વનો અભાવ**- HE ના શ્રેષ્ઠ વહીવટ માટે, સુસંગતતા, ઇક્વિટી, ઍક્સેસ અને ગુણવત્તાના ખ્યાલો ધરાવતી સિસ્ટમનું કુલ નેટવર્કિંગ સક્ષમ નેતૃત્વ હેઠળ અસરકારક રીતે સંચાલિત થવું જોઈએ.

(7) **શિક્ષણની દુકાન**- હાલમાં લગભગ તમામ યુનિવર્સિટીઓ પર્યાપ્ત ઈન્ફ્રાસ્ટ્રક્ચર, ફેકલ્ટી અને ફાઇનાન્સના અભાવથી પીડાય છે. તેમાંના ઘણા ફક્ત 'શિક્ષણની દુકાનો' તરીકે સંકોચાઈ ગયા છે કારણ કે તેઓ ગેસ્ટ ફેકલ્ટી દ્વારા ચલાવવામાં આવે છે.

(8) **ભંડોળનો અભાવ**– યુનિવર્સિટીના સંચાલકો દ્વારા ઉઠાવવામાં આવેલી મુખ્ય ચિંતાઓમાંની એક એ છે કે રાજ્ય સરકાર પાસે હાલની સંસ્થાઓને આપવા માટે પૂરતું ભંડોળ નથી, તો તેણે શા માટે નવી યુનિવર્સિટીઓ શરૂ કરવાનું વિચારવું જોઈએ?

(9) **સાંકડી ડોમેન્સ–** ઘણી નવી યુનિવર્સિટીઓ હોસ્પિટાલિટી, ટુરિઝમ વગેરે જેવા જ્ઞાનની સાંકડી શાખામાં છે. આને નવી યુનિવર્સિટીને બદલે નવી શાખા અથવા પીજી સેન્ટર તરીકે ઉમેરી શકાય છે.

(10) **ફેકલ્ટી-** મોટી સંખ્યામાં NET/Ph.D હોવા છતાં. ઉમેદવારો, ઉચ્ચ શિક્ષણ વિભાગ લાયક શિક્ષકોને આકર્ષવામાં અને જાળવી રાખવામાં નિષ્ફળ ગયો છે. ઘણી બધી ખાલી જગ્યાઓ છે જે પૂરતા પ્રમાણમાં ભરવામાં આવતી નથી, જે લાયક ઉમેદવારોને અન્ય વિભાગોમાં અરજી કરવાની ફરજ પાડે છે [19].

(11) **માન્યતા–** NAAC દ્વારા પૂરા પાડવામાં આવેલ આંકડાઓ અનુસાર, જૂન 2010, "દેશની કુલ ઉચ્ચ શિક્ષણ સંસ્થાઓમાંથી 25% પણ માન્યતા પ્રાપ્ત નથી. માન્યતા પ્રાપ્ત લોકોમાં, માત્ર 30% યુનિવર્સિટીઓ અને 45% કોલેજો 'A' સ્તર પર ક્રમાંકિત કરવા માટે ગુણવત્તાયુક્ત હોવાનું જણાયું હતું.

(12) **ક્વોટા સિસ્ટમ-** અનામત અને ક્વોટા સિસ્ટમને કારણે HEની ગુણવત્તા અદૃશ્ય થઈ ગઈ છે. સામાન્ય કેટેગરીના લાયક ઉમેદવારોની અવગણના કરવામાં આવે છે અને અનામત શ્રેણીમાંથી અયોગ્ય ઉમેદવારોની પસંદગી કરવામાં આવે છે

(13) **નકલી કોલેજો-** ભ્રષ્ટ નિયમનકારી પ્રણાલીઓ અને કપટપૂર્ણ અમલદારશાહી માળખા દ્વારા નકલી કોલેજોને વધવા માટે ઉત્કૃષ્ટ નવીન સંસ્થાઓની અવગણના કરવામાં આવે છે. જવાબદારી, વ્યાવસાયીકરણ, પારદર્શિતાનો અભાવ ભારતીય શિક્ષણ પ્રણાલીના સંચાલન સામે પડકારો ઉભો કરે છે [20].

10. સૂચનો:

(1) **કોલેજો અને યુનિવર્સિટીઓનું સારું ઈન્ફ્રાસ્ટ્રક્ચર-** કોલેજો અને યુનિવર્સિટીઓ સારી ઈન્ફ્રાસ્ટ્રક્ચર અને સુવિધાઓથી પર્યાપ્ત રીતે સજ્જ હોવી જોઈએ, જે વિદ્યાર્થીઓને આકર્ષી શકે અને GER રેશિયોમાં વધારો કરશે.

(2) **ખાનગી ક્ષેત્ર માટે આત્મનિર્ભરતા-** બધાને ગુણવત્તાયુક્ત શિક્ષણ આપવાના યુનાઈટેડ નેશન્સ સસ્ટેનેબલ ધ્યેયને સિદ્ધ કરવા માટે, શિક્ષણમાં ખાનગી અને જાહેર ક્ષેત્રોએ ખાનગી ક્ષેત્રને સ્વાયત્તતા આપીને સમાંતર તરીકે સામેલ થવું જોઈએ.

(3) **સ્વ-ધિરાણ યુનિવર્સિટીઓને પ્રોત્સાહન આપવું-** તમામ જાહેર યુનિવર્સિટીઓનું ભંડોળ ઓછું છે, ફેકલ્ટીની અછત છે, ઇન્ફ્રાસ્ટ્રક્ચરની ખામીઓ છે અને સંશોધન નથી. જાહેર યુનિવર્સિટીઓના સ્વ-નિર્ભરતાને પ્રોત્સાહન આપવું જોઈએ.

(4) **યુનિવર્સિટીઓની માત્રામાં સુધારો કરવાની યોજના-** GRE વધારવા માટે ઘણી સેલ્ફ-ફાઇનાન્સ કોલેજોની માન્યતા દ્વારા વધુ યુનિવર્સિટીઓની રચના કરવાની અને ત્રણ વર્ષમાં એક વખત બાહ્ય નિષ્ણાતો દ્વારા

શૈક્ષણિક અને વહીવટી ઓડિટને અપનાવવાની જરૂર છે.

(5) **ગુણવત્તા સુધારવા**- અભ્યાસક્રમમાં માનવીય મૂલ્યો, નૈતિકતા, સામાજિક ન્યાય અને પર્યાવરણીય સુરક્ષાના પાસાઓ ઉમેરીને શિક્ષણની ગુણવત્તામાં વધારો કરી શકાય છે. બહેતર ગુણવત્તા માટે, ટોચની આંતરરાષ્ટ્રીય સંસ્થાઓ અને HE ની ભારતીય સંસ્થાઓ વચ્ચેના સહયોગને સરકાર દ્વારા પ્રમોટ કરવા જોઈએ અને ટોચની સંસ્થાઓના સંશોધન કેન્દ્રો અને રાષ્ટ્રીય સંશોધન કેન્દ્રો વચ્ચેના જોડાણને પ્રોત્સાહન આપવું જોઈએ.

(6) **HE અને ઇન્ડસ્ટ્રીઝ વચ્ચે સહયોગ**– સ્નાતકો માટે જોબ-ઓરિએન્ટેડ કોર્સ ઇનબિલ્ટ પ્રોગ્રામ હોવા જોઈએ જેથી તેઓ વિષયમાં ઊંડું જ્ઞાન અને શ્રેષ્ઠતા હાંસલ કરી શકે જેથી કરીને તેઓ સ્નાતક થયા પછી કંપનીઓ દ્વારા ભરતી કરી શકે, જેનાથી ઉચ્ચ શિક્ષણ માટે બિનજરૂરી ધસારો ઘટશે.

(7) **HE ને વિકાસ સાથે જોડવું**- ઉચ્ચ શિક્ષણનું વર્તમાન મોડલ વિકાસલક્ષી શિક્ષણ સાથે જોડાયેલું હોવું જોઈએ, શિક્ષણને ઉદ્યોગ, સમાજ અને સેવા ક્ષેત્રોમાં વિકાસ માટે સહયોગ આપવો જોઈએ.

(8) **કોઈ રાજકીય હસ્તક્ષેપ નહીં**- શિક્ષણ પ્રણાલીને જાહેર અને ખાનગી બંને યુનિવર્સિટીઓ અને કોલેજોમાં રાજકીય જોડાણો, પક્ષપાત અને ભ્રષ્ટાચારથી મુક્ત કરવી જોઈએ.

(9) **મલ્ટિડિસિપ્લિનરી અભ્યાસક્રમો માટે પ્રોત્સાહન**– અભ્યાસક્રમોમાં બહુ-શાખાકીય અભિગમ હોવો જોઈએ, કાયદા, વાણિજ્ય, કૃષિ, વ્યવસાય વ્યવસ્થાપન, સામાજિક વિજ્ઞાન, કોમ્પ્યુટર સાયન્સ, મેડિકલ સાયન્સ, એન્જિનિયરિંગ વગેરે જેવા વિવિધ ક્ષેત્રોની ઓછામાં ઓછી પાંચ શાખાઓ હોવી જોઈએ. સંકુચિત ડોમેન ટાળવા જોઈએ.

(10) **ઉચ્ચ શિક્ષણ પ્રણાલીમાં અપ્રચલિતતા દૂર કરવી**- કોલેજો, યુનિવર્સિટીઓ કે જેઓ આ પ્રકારની સંસ્થાઓમાં કામ કરતી નથી અને અપ્રચલિત માનવ સંસાધનોને સમય સમય પર કડક જવાબદારી અને નીતિઓના માપદંડના આધારે દૂર કરવા જોઈએ.

(11) **કેમ્પસમાં પ્રકાશન એકમ**- યુનિવર્સિટીઓએ તેમના જર્નલમાં ઉત્તમ સંશોધન અને લેખો પ્રકાશિત કરવા માટે તેમના પોતાના ડિજિટલ પ્રકાશન એકમો હોવા જોઈએ, જે વૈશ્વિક અનુક્રમણિકા એકમોમાં વહેંચી શકાય.

(12) **કારકિર્દી આધારિત તાલીમ**- કમાણી વખતે શીખવા પર આધારિત તાલીમને પ્રોત્સાહન આપવું જોઈએ જેથી વિદ્યાર્થીઓ વધુ ઉત્પાદક અને આર્થિક હોય તેવા કૌશલ્યો વિકસાવે, જેથી તેમના માતા-પિતા પર નિર્ભરતા ઓછી થાય.

(13) **HEI ને જવાબદાર બનાવવું જોઈએ**- શૈક્ષણિક વ્યવસ્થાપન પ્રણાલી વિકસાવવાની જરૂર છે જેમાં યુનિવર્સિટીઓ અને કોલેજોનું તેમની કામગીરી, પ્રક્રિયા અને પરિણામોના સંદર્ભમાં મૂલ્યાંકન કરવું આવશ્યક

છે. જાહેર ભંડોળના ઉપયોગ માટે, જવાબદારીનો કડક અમલ થવો જોઈએ.

(14) **ગીગ અર્થતંત્ર માટે એક તક**- ભારતે રોજગાર સર્જન અને આર્થિક વૃદ્ધિ માટે ગિગ અર્થતંત્રને રોકવું જોઈએ. વર્તમાન શૈક્ષણિક નીતિ નિર્માતાઓએ ઉચ્ચ શિક્ષણ સંબંધિત તેમના નિર્ણયો અને નીતિ ઘડવામાં આ તકનો ઉપયોગ કરવો જોઈએ.

(15) **ડિજિટલ પુસ્તકાલયો**– તમામ ઉચ્ચ શિક્ષણ સંસ્થાઓએ INDL ઈન્ટિગ્રેટેડ નેશનલ ડિજિટલ લાઈબ્રેરીમાં નોંધણી કરાવવી જોઈએ અને ડિજિટલ લાઈબ્રેરીમાં રૂપાંતરિત કરવા માટે સભ્યપદ મેળવવું જોઈએ.

11. નિષ્કર્ષ:

શિક્ષણ એ એક એવી વ્યવસ્થા છે જેના દ્વારા વ્યક્તિનું શરીર, મન અને વ્યક્તિત્વ ઘડાય છે અને મજબૂત બને છે. તે માથું, હૃદય, મનનું સંગઠન છે અને આ રીતે વ્યક્તિને તેના અથવા તેણીના શ્રેષ્ઠને ઓળખીને શ્રેષ્ઠ વ્યક્તિત્વ વિકસાવવા દે છે. છેલ્લા દાયકાઓમાં, ભારતીય ઉચ્ચ શિક્ષણમાં આગળ વધ્યું છે પરંતુ તે બધા માટે સમાન રીતે સુલભ નથી.

તકો ઉપલબ્ધ છે પરંતુ તેનો લાભ કેવી રીતે મેળવવો અને તેને બધા માટે સુલભ કેવી રીતે બનાવવો તે ચિંતાનો વિષય છે. ભારતમાં ટકાઉ વિકાસ હાંસલ કરવા માટે, ઉચ્ચ શિક્ષણ સંસ્થાઓની સંખ્યા અને ગુણવત્તા વધારવાની જરૂર છે. GER વધારવા માટે, નવી યુનિવર્સિટીઓના ખર્ચે હાલની યુનિવર્સિટીઓને મજબૂત બનાવવી જોઈએ નહીં. ભારતની ભાવિ જરૂરિયાતોને પરિપૂર્ણ કરવા માટે ગુણવત્તાના માપદંડો, પહોંચ, માળખાકીય સુવિધાઓ, નાણાકીય સંસાધનો, સુસંગતતા, ઇક્વિટી અને અંતે ઉચ્ચ શિક્ષણની તૈયારી પર ફરીથી વિચાર કરવાની આવશ્યકતા છે. ભારત ઉચ્ચ શિક્ષણમાં વિવિધ પડકારો અને જોખમોથી દબાયેલું છે પરંતુ આ પડકારોનો સામનો કરવા અને તેના ભાવિ વિકાસ માટે અને તેના માથાદીઠ GDP [21] વધારવા માટે ઉચ્ચ શિક્ષણને પ્રોત્સાહન આપવા માટે સૌથી વધુ મહત્વ આપવું જોઈએ.

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કોડિનારનો ઈતિહાસ

પ્રસ્તુત કર્તા
મહેશસિંહ દાનસિંહભાઈ ગોહિલ
(M.A., M.ED, G.S.E.T.)

- **કોડીનારનું ભૌગોલિક સ્થાન**

ગુજરાતમાં સૌરાષ્ટ્રના નૈઋત્ય ખૂણા પર અરબી સમુદ્રના કાંઠે શિંગવડા નદીના કિનારે કોડીનાર આવેલું છે. કોડીનાર 20.47' ઉત્તર અક્ષાંશ અને 70.41' પૂર્વ રેખાંશ પર આવેલ છે. કોડીનારની સરહદ પર તાલાળા,સુત્રાપાડા,ગીરગઢડા ના ગામો આવેલા છે. કોડીનાર થી આઠક કિલોમીટરના અંતરે અરબ સાગર અને કોડીનાર તાલુકાના ઘાટવડ ગામની બાજુમાં ગીરનું જંગલ આવેલું છે.કોડીનાર ઉષ્ણ કટિબંધમાં આવેલું હોવા છતાં અરબ સાગર નજીક હોવાના કારણે સમઘાત આબોહવા અનુભવાય છે.કોડીનારની મધ્યમાંથી બારેમાસ વહેતી શિંગોડા નદી વહે છે. કોડીનાર તાલુકામાં 64 ગામો આવેલા છે.ગીરમાંથી નીકળતી નદીઓ કોડીનાર તાલુકામાંથી વહે છે.જેમાં શિંગવડો,સોમત,ચંદ્રભાખા,સાંગાવાડી,ગોમો મુખ્ય છે.કોડીનાર તાલુકાની જમીનો કાંપવાળી,કાળી,રાતી,રેતીવાળી જેવા પ્રકારની છે.તાલુકામાં થતા પાકોમાં શેરડી,મગફળી,ઘઉં,બાજરો,ચણા,ધાણા,રાયડો,તલ,કપાસ,જુવાર,મગ,અડદ,તુવેર જેવા પાકોનો સમાવેશ થાય છે.બાગાયતી પાકોમાં નારીયેળી,કેરી,ચીકુ,કેળા,દાડમ,લીંબુ વગેરે પણ થાય છે.ભૌગોલિક પરિસ્થિતિ સારી હોવાના કારણે આ તાલુકાના લોકો શરીરમાં ખડતલ અને બુદ્દિધશાળી છે.

•કોડીનારનું નામ :-

કોડીનાર નગરનું નામ કેવી રીતે પડ્યું હશે તે અંગે વિદ્‌વાનોમાં જુદા-જુદા મત પ્રવર્તે છે.પરંતુ કુડિનપુર,કુશસ્થળી,કુબેરનગર,કુષિનારા કે કોડીયાર નો નેશ જે તે સમયે કોડીનાર નગરના નામ હશે તેવું અનુમાન કરી શકાય. ઉપરોક્ત શબ્દના અપભ્રંશ બાદ આ નગરનું નામ કોડીનાર પડ્યું હશે તેમ લાગે છે.

•કોડીનારમાં આવેલ ધાર્મિક સ્થળો :-

1)મૂળદ્‌વારકા :-

વિદ્‌વાનોમાં એક મત એવો પણ છેકે કોડીનાર તાલુકામાં આવેલું મૂળદ્‌વારકા એ કૃષ્ણ ભગવાનનું દ્‌વારકા હતુ.ત્યાં આજે પ્રાચીન મંદિર,ગોમતી તળાવ આવેલું છે.ત્યાં અંબુજાની જેટી છે.ત્યાંથી દેશ-વિદેશમાં સિમેન્ટ જાય છે.

2)સોમનાથ મંદિર કોડીનાર :-

ગાયકવાડ સરકારના કાઠીયાવાડ પ્રાંતના સુબા વિઠ્ઠલરાવે કોડીનારમાં સોમનાથ મંદિર બંધાવ્યું હતું.

3)ભેખેશ્વર મહાદેવ મંદિર :-

રોણાજ થી થોડે દૂર શિંગવડા નદી પર ખૂબજ રમણીય મંદિર આવેલું છે.તે પણ ઘણું પ્રાચીન છે.તેના જુના મંદિરમાં શિંગવડા નદીનું પાણી જલાભિષેક કરે છે.

4)ખોડીયાર મંદિર (સુગાળા):-

શિંગવડા નદિના કાંઠે સરસ મજાનાં ધોધ ની બાજુમાં આ મંદિર આવેલું છે.ત્યાં લોકો શ્રદ્ધા પૂર્વક માતાજીની માનતા માને છે અને ઘણા લોકોની માનતા માં પૂરી પણ કરે છે.

5) રૂદ્રેશ્વર મહાદેવ ઘાટવડ :-

શિંગવડા નદીના કાંઠે રૂદ્રેશ્વર મહાદેવનું પ્રાચીન મંદિર આવેલું છે.એક માન્યતા એવી છે કે આ પ્રાચીન મંદિર પાંડવો દ્વારા નિર્માણ થયું હતું.ત્યાંનું પણ કુદરતી વાતાવરણ ખૂબ જ સારું છે.

6)આદિનાથ મહાદેવનું મંદિર :-

આ મંદિર સાંગાવાડી નદીના કાંઠે આદપુકાર ગામે આવેલું છે.શ્રાવણ મહિનામાં ભક્તો શ્રદ્ધાપૂર્વક અહીં આવે છે.અહીંનો કુંડ ખૂબ જ પ્રખ્યાત છે.ત્યાંનો લોકમેળો પણ ખૂબ જ પ્રખ્યાત છે.

7)સોડવમાતા નું મંદિર :-

વેલણ ગામ ની બાજુમાં પ્રખ્યાત સોડવ માતાનું મંદિર આવેલું છે.ત્યાંની ખાડીમાં યાયાવર પક્ષીઓ આવે છે.

8) ખારાની ખોડીયાર માતાનું મંદિર :-

જંત્રાખડીના ખારામાં ખોડીયાર માતાનું મંદિર આવેલું છે.

9)સંત વીરાબાપાનું વિરેશ્વર મંદિર :- ડોળાસા ગામમાં કારડીયા રાજપૂત સમાજમાં સંત વીરાબાપા થઈ ગયા. તેના આધ્યાત્મિક પ્રતાપે સમગ્ર ડોળાસા ગામ પણ આધ્યાત્મિક બની ગયું છે.ત્યાં વિશાળ જગ્યામાં વિરેશ્વર મહાદેવનું મંદિર અને વિરાબાપાની સમાધી આવેલી છે.

10)રગતિયા નાગનાથ મહાદેવ :-

પેઢાવાડામાં આ મંદિર સોમતનદીના કાંઠે આવેલું છે.ત્યાં લોકો રગતીયા બાપાની માનતા માની ઘી સાથે ખીચડી અને કઢી ખવડાવે છે.તેનો પ્રસાદ ખૂબ જ સ્વાદિષ્ટ હોય છે.

•કોડીનારની સહકારી પ્રવૃત્તિઓ :-

કોડીનારમાં જે સહકારી ધોરણે પ્રવૃત્તિઓ થઈ તે નીચે મુજબ છે.

1)બેન્કિંગ યુનિયન 2) નાગરિક બેંક 3) બિલેશ્વર ખાંડ ઉદ્યોગ 4) ખેતીવાડી ઉત્પન્ન બજાર સમિતિ 5) કોડીનાર તાલુકા સહકારી ખરીદ વેચાણ સંઘ લિમિટેડ 6) ગુજરાત રાજ્ય સહકારી જમીન વિકાસ બેંક લિમિટેડ 7) રૂરલ ઇલેક્ટ્રીક સહકારી મંડળી લિમિટેડ.

આ બધી સહકારી પ્રવૃત્તિઓના કારણે કોડીનાર તાલુકાનો સર્વાંગી વિકાસ થયો છે.આ પ્રવૃત્તિઓના કારણે જ કોડીનાર તાલુકાની આર્થિક સમૃદ્િધમાં વધારો થયો.આ બધી સહકારી પ્રવૃત્તિઓ કોડીનારમાં લાવવા કારડીયા રાજપૂત સમાજના આગેવાનોએ મુખ્ય ભૂમિકા ભજવી હતી.

•કોડીનારની શૈક્ષણિક સંસ્થાઓ :-

કોડીનારના સર્વાંગી વિકાસમાં મહત્વની ભૂમિકા ભજવી તેવી શૈક્ષણિક સંસ્થાઓની માહિતી નીચે મુજબ છે.

1)ભ.ભા. સ્મારક ટ્રસ્ટ સંચાલિત માધ્યમિક અને ઉચ્ચતર માધ્યમિક શાળાઓ છે.જેમાં જે.એસ.પરમાર આર્ટ્સ એન્ડ કોમર્સ કોલેજ,સાયન્સ કોલેજ અને મહિલા કોલેજનો સમાવેશ થાય છે.

2)સોમનાથ એકેડેમીમાં 1 થી 12 ધોરણ,11 અને 12 આર્ટસ,કોમર્સ અને સાયન્સ વિભાગ,આર્ટસ અને સાયન્સ કોલેજ,નર્સિંગ,સ્પોર્ટ સંકુલ,ઇન્ટરનેશનલ ઇંગ્લીશ મીડીયમ સ્કુલનો સમાવેશ થાય છે.

3)કે.ડી. બારડ સ્મારક ટ્રસ્ટ માં પણ ધોરણ 1 થી માંડી કોલેજ સુધીનો અભ્યાસ થાય છે.

4) નાલંદા શૈક્ષણિક સંકુલ

5)એપેક્ષ એકેડેમી

કોડીનાર તાલુકાના લોકોનો મુખ્ય વ્યવસાય ખેતી અને પશુપાલન છે. ઉપરાંત વ્યાપારની પ્રવૃત્તિઓ પણ થાય છે.મુખ્ય ઉદ્યોગોમાં બિલેશ્વર ખાંડ ઉદ્યોગ અને અંબુજા સિમેન્ટ ફેક્ટરી છે.ઉપરાંત ગળ ઉદ્યોગ માટે ઘણા બધા રાબડાઓ કાર્યરત છે.

કોડીનાર તાલુકામાં હિન્દુ અને મુસ્લિમ ધર્મના લોકો રહે છે.બંને ધર્મના લોકો હંમેશા સંપીને રહે છે.બન્ને ધર્મના તહેવારો ધામધૂમથી ઉજવવામાં આવે છે.

● કોડીનારમાંગાયકવાડીરાજ :-

ઈ.સ.1739માંદામાજીરાવગાયકવાડેઅમરેલીજીત્યાબાદતેમણેકોડીનારઅનેપ્રાચીમેળવવાપ્રયત્નકર્યા.કોડીનારમેળવવા માંકાઠીયાવાડીદિવાનવિઠ્ઠલરાયદેવાજીનાબુદ્િધબળનાપ્રતાપેસફળતામળી.તેઓપોતાનીબુદ્િધનાપ્રતાપેવડોદરારાજ્ય નામહામંત્રીબન્યાહતા.(વડોદરાગાયકવાડનુંપહેલુંપાટનગરસોનગઢવ્યારાહતુ.ત્યારપછીડભોઈઅનેછેલ્લેવડોદરાનેગાય કવાડીરાજ્યનુંપાટનગરબનાવ્યું)

ગેઝેટઓફઇન્ડિયા(અમરેલી) 1970

પાનાનંબર3નીનોંધપ્રમાણેગાયકવાડેકોડીનારમાંપ્રથમપ્રવેશક્યારેમેળવ્યોતેજાણીશકાતુંનથી.પરંતુજૂનાગઢનાનવાબેકોડીનારનીઅર્ધાભાગનીમહેસુલગાયકવાડનેઆપેલીહતીતેનીજાળવણીમાટેગાયકવાડસરકારેએકઅધિકારીનીનિમણૂકકરેલી.

1804માંગાયકવાડેસેનાપતિબાલાજીઆપાજીનેકાઠીયાવાડમાંકરવેરાઉઘરાવવામોકલ્યા,તેસમયેકાઠીયાવાડનાઅંગ્રેજઅધિકારીકર્નલવોકરહતા.બાલાજીઅપાજીએજુનાગઢનાનવાબનેહરાવીકોડીનારઉપરરહેલોનવાબનોઅર્ધોકબજોપણજીતીલીધો.(વિક્રમસવંત 1855 થી 1858 નીત્રણવર્ષનીઆવક(કોડીનારની)પણનવાબેબાલાજીનેઆપી)નવાબબહાદુરખાનપાસેથીગાયકવાડેકોડીનારપડાવીલીધું.રાજકુવરબીબીએતેમનાઅમીરોનેકહ્યુંહતુંકેમારાદીકરાએવિઠ્ઠલરાવનીપુત્રીનેકોડીનારતાલુકોકાપડામાંઆપ્યોછે.

- **કોડીનારમાંગાયકવાડીરાજઆવ્યુંત્યારથીઆઝાદીસુધીનાવડોદરાનાગાયકવાડીરાજાઓનાનામઅનેસમયનીવિગત :-**

1803થી 1819 આનંદરાવગાયકવાડ

1819 થી 1847 સયાજીરાવબીજાગાયકવાડ

1847 થી 1856 ગણપતરાવગાયકવાડ

1856 થી 1871 ખંડેરાવગાયકવાડ

1871 થી 1875 મલ્હારાવગાયકવાડ

1875 થી 1881 અંગ્રેજરેસિડેન્ટનોવહીવટ

1881 થી 1939 સયાજીરાવત્રીજાગાયકવાડ

1839 થી 28/1/1949 પ્રતાપસિંહરાવગાયકવાડ.

કોડીનારમાંગાયકવાડીરાજઆવ્યુંત્યારેકોડીનારમાંમડોવડીજાતિનામુમનાલૂંટફાટ,ચોરીઅનેજુગારનોધંધોકરતાહતા.વેપારીલોકોનેલૂંટવાઅનેરંજાડવાછતાંમુમના કોમ વિરુદ્ધવડોદરારાજમાંફરિયાદકરવાનીહિંમતપણકરતાનહી.તેમને(મુમનાને)અંકુશમાંલેવામાટેસ્થાનિકપ્રજાનોસહકારમળીરહેતેહેતુથીવિઠ્ઠલરાવજીએજાહેરસભામાંબિડુફેરવ્યું.તેબીડુદેદાભાઈથોભણભાઈબારડેઝડપીલીધું. ત્યારપછીદેદાભાઈઅનેવડોદરારાજ્યનાપ્રયત્નોથીમુમનાઓકોડીનારછોડીચાલ્યાગયા.એટલેકોડીનારમાંશાંતિઅનેસલામતીસ્થાપીશકાઈ.

1863માંખંડેરાવનાશાસનમાંકોડીનારમાંપોસ્ટઓફિસનીશરૂઆતઅને 1870 માંકોડીનારમાંપ્રાથમિકશાળાનીસ્થાપનાખંડેરાવનાસમયમાંથઈ.ખંડેરાવેકોડીનારમાંપ્રાથમિકશિક્ષણનોપાયોનાખ્યો.તે

પછીબધાસમાજનાલોકોએશિક્ષણનોમૂળલાભલીધોઅનેબધાસમાજનાલોકોધીરેધીરેશિક્ષીતબનવાલાગ્યા.

સયાજીરાવગાયકવાડત્રીજા(1881 થી 1939)નાસમયમાં 1892 માંદેવળી(દેદાની)માંપ્રાથમિકશાળાનીશરૂઆતકરવામાંઆવી.આશાળાનાકારણેઆજનાસમયમાંપણ૯૦-૯૦વર્ષનાવૃદ્ધોપણસાક્ષરછે.

સયાજીરાવત્રીજાએમફતઅનેફરજિયાતશિક્ષણનોપ્રારંભ(વડોદરાથી)એમનીરાજધાનીવડોદરાથીનહીંપણઅમરેલીપ્રાંતથીકર્યો.એટલે 1893માંકોડીનારમાંપણમફતઅનેફરજિયાતશિક્ષણશરૂથયું.તેમનાપરિણામેકોડીનારમાંલોકોશિક્ષિતબન્યા.જેમાંખાસકરીનેકારડીયારાજપૂતસમાજનાલોકોએશિક્ષણનોવધુનેવધુલાભલીધો.રાજપૂતસમાજનાલોકોમાંસાક્ષરતાનુંપ્રમાણવધવાથીતેમનામાંઉચ્ચપ્રકારનોદ્રષ્ટિકોણઆવ્યો.તેનાકારણેકારડિયારાજપુતસમાજનાદીર્ઘદ્રષ્ટિવાળાલોકોએસહકારીધોરણેમંડળીઓ,ઉદ્યોગોઅનેબેંકોનીસ્થાપનાકરીતેથીકોડીનારતાલુકાનોવિકાસથયો.

સયાજીરાવેકોડીનારતાલુકામાંઘણાબધારસ્તાઓ,તળાવો,બિલ્ડીંગો,બિયારણોવહેચણીકેન્દ્રોબનાવ્યાહતા.ભારતમાંબ્રિટિશઇન્ડિયાસરકારેઈ.સ. 1904માંસહકારીકાયદોપસારકર્યોતેજવર્ષસયાજીરાવગાયકવાડવડોદરારાજ્યમાંસહકારીકાયદાનોઅમલકર્યો.તેઅનુસંધાને 8/7/1907માંદુદાણામંડળીનીસ્થાપનાથઈ.ઉપરાંતઅરણેજ,જગતિયા,સરખડી,ચૌહાણનીખાણદેવળી 8/8/1907 મિતિયાજ,સિંધાજ,આલિદર,વગેરેમાસહકારીમંડળીઓશરૂથઈ.આમંડળીઓનેબિયારણવહેંચણીકેન્દ્રદ્વારાધિરાણઆપવામાંઆવતું.1912માંકોડીનારતાલુકામાંકુલ 26 મંડળીઓહતી.મણિલાલનાણાવટીનીરાહબરીનીચે 26 મંડળીઓનાયુનિયનમાટેતારીખ 23/11/1912 નારોજબેન્કિંગયુનિયનકોડીનારનીસ્થાપનાકરવામાંઆવી. આમંડળીઓનોકારડીયારાજપૂતસમાજનાલોકોએપોતાનુંયોગ્યનેતૃત્વપૂરુંપાડીઆખાતાલુકાનોસર્વાંગીવિકાસકર્યો.

1908માંવડોદરારાજ્યમાંધારાસભાઅમલમાંઆવીત્યારેવડોદરારાજ્યમાં 17 ધારાસભ્યોહતા.1912-13માંધારાસભ્યોનીસંખ્યા 30 કરવામાંઆવી.જેમાંઅગાઉજોઈગયાતેમઅમરેલીનોપણસમાવેશથતોહતો.1949માંવડોદરારાજ્યનુંમુંબઈમાંવિલીનીકરણથયુંત્યાસુધીધારાસભાચાલુરહી.વડોદરારાજ્યનીવિધાનસભાપરિષદનાધારાસભ્યતરીકે 10 વર્ષસુધીકારડિયારાજપૂતસમાજનાભગવાનભાઈભાભાભાઇબારડરહેલા.આસમયદરમિયાનતેમણેપોતાનોરાજપૂતિયધર્મબજાવીપોતાનાદેશનીસેવાકરીહતી.તેમણે વડોદરારાજ્યમાંખેડૂતોનેરાહતોઅપાવવાઅનેકસ્થળોકરેલી.

સયાજીરાવત્રીજાનાસમયમાંઇ.સ.1936માંઅમરેલીના સુબા અને સાહિત્યકારરમણલાલવસંતલાલદેસાઈએકોડીનારમાંકારડીયારાજપૂતવિદ્યાર્થીભુવનનુંઉદ્ઘાટનકર્યુંહતું. સયાજીરાવના 58 વર્ષનાશાસનમાંતેમણેકોડીનારમાંખૂબસારાકાર્યોકર્યા.તેમનાઆસારાકાર્યોમાંકારડિયા રાજપુત

સમાજેતેમનેખૂબમદદકરીઅનેકોડીનારનોસર્વાંગીવિકાસકરવામાંમહત્વનીભૂમિકાપૂરીપાડી.

પ્રતાપસિંહરાવગાયકવાડનાસમયમાં 1946માંકારડીયારાજપૂતસમાજનાનારણભાઈવાળાનું"રાજરત્નઈલ્કાબ"અનેપોશાકઆપીસન્માનકરવામાંઆવ્યું.વડોદરારાજ્યનું 28/1/ 1949માંઅથવા01/08/1949 માંભારતસંઘમાંવિલીનીકરણથયેલું.વડોદરારાજ્યનુંજોડાણમુંબઈરાજ્યમાંથયું.અમરેલીઅનેકોડીનારનુંજોડાણપણમુંબઈસાથેથયુંનહીંકેસૌરાષ્ટ્રસાથે.

- ઉપસંહાર :-

આમ,કોડિનારનું ભૌગોલિક સ્થાન ખુબજ સારુ છે એવીજ રીતે તેનો ઈતિહાસ ખુબજ સારો છે.અહિના લોકો વર્ષોથી ભાઈચારાની ભાવનાથી રહે છે અને એક બિજાને ખુબજ મદદ કરે છે.અહિના લોકો રાષ્ટ્રપ્રથમની નિતિ અપનાવે છે.દેશના સંપુર્ણ વિકાસ માટે રાત દિવસ અથાગ મહેનત કરે છે.સમયના અભાવે અને લખાણની મર્યાદાના કારણે કોડિનારનો ઈતિહાસ મર્યાદામા લખ્યો છે.

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2.શંભુપ્રસાદ દેસાઈ, સૌરાષ્ટ્રનો ઈતિહાસ

3.ડો.પ્રદ્યુમન ખાચર, ગીર સોમનાથ દર્શન, જિલ્લા શિક્ષણ અને તાલીમ ભવન, જુનાગઢ અને ગીર સોમનાથ, જી.સી.ઈ.આર.ટી., ગાંધીનગર

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5.પરમાર જે.ડી., પ્રભાસ દર્શન, પ્રભાસ પાટણ, 1997, પ્રથમ આવ્રુતિ

6.ડો.એસ.વી.જાની, સૌરાષ્ટ્રનો ઈતિહાસ-2, અમદાવાદ,2012, પ્રથમ આવ્રુતિ

।। परोपकाराय सतां विभूतयः ।।

अभिधानम् - **परमार किरणकुमारः रमेशभाई,**

कार्यक्षेत्रम् - **शोधच्छात्रः ।**

को नाम परोपकारः- परेषामुपकारः परोपकारः इत्यभिधीयते। समाजे मानवः परस्य हितसाधनार्थं यत् किंचिद् वितरति, मनसा वाचा कर्मणा वा परार्थं सम्पादयति, परेषां हितं वाअनुतिष्ठाति,सर्वं तत् परोपकारो गण्यते।

परोपकारस्योपयोगिता- परोपकार एव स गुणो येन समष्टेव्यॅष्टेर्वा समुत्कर्षः सम्पध्यते। जीवने सर्वेअपि स्वोत्कर्षम् अभिलष्यन्तः, स्वोदरपूतर्यकमतयाः, स्वार्थ साधनतत्पराः, स्वानुजिघृक्षया इष्टकर्मजातं सम्पादयन्तोअवलोक्यन्ते। यदि सर्वोअपि लोकः स्वार्थभावनयैव प्रेरितः स्यात् तर्हि कथमिव सामाजिकी राष्ट्रीया वा समुन्नतिः सम्भाव्येत। परस्पर-सद्भावेनैव स्वार्थं विहाय परार्थसाधनेन, परदुःख-निवारणेन, लोकेपकृति साधनेन, सर्वजीवानुग्रहेण च भौतिकोअभ्युदयः समासाध्यते। समाजस्य स्थितिरेव परोपकाराधार । परोपकरणं लोकानुग्रहसाधनेन परदुःखनिवारणेन च सकले लोके आत्मायत्वं साधयति। उक्तं च यजुर्वेदे -

यस्मिन्त्सर्वाणि भूतान्यात्मैवाभूद् विजानतः।
तत्र को मोहः कः शोक एकत्वमनुपश्यतः ।।[i]

परोपकारस्य महत्वम्- परोपकारेणैव विश्वबन्धुत्वं समाजसेवित्वं देवत्वं च सिध्यति। वेदेषु यज्ञपद्धत्या, स्वाहा (स्व+आ+हा)- शब्देन, "इदं न मम" इत्यादिना च स्वार्थपरित्याग एवादिश्यते । स्वत्व-परत्व-भाव-परित्यागेनैव उदारचरितत्वं महात्मत्वं विश्वबन्धुत्वं च संसाध्यते । उक्तं च-

अयं निजः परो वेति गणना लघुचेतसाम्।
उदारचरितानां तु वसुधैव कुटुम्बकम् ।।[ii]

नश्वरेण क्षणभङ्गुरेण च कलेवरेण यदि परोपरकारकृतिभिः स्थास्नु यशः संचीयते, तर्हि किं लाभान्तरम् अन्वेष्यम् ? साधूच्यते-

धनानि जीवितं चैव परार्थे प्राज्ञ उत्सजेत्।
सन्निमित्ते वरं त्यागो विनाशे नियते सति।।

प्रकृतिश्चेद् अवलोक्यते तर्हि सर्वत्र सततं परोपकारप्रक्रियैव संलक्ष्यते। भानुर्जगदिदं ध्योतयति; विधुर्भुवनम् आह्लादयति; मातरिश्वा मृतप्रायेअपि प्राणसंचारं विधत्ते; अनलः शैत्यादिकं वारयति भक्ष्यादिकं च पाचयति; सरितो जलेन मेघाश्च वृष्ट्या शस्यं जनयन्ति; वृक्षाः फलैर्क्षुधाम् अपहरन्ति; पशवो दुग्धप्रदानेन

मानवं संपोषयन्ति; पुष्पाणि फलानि वनस्पतयश्च स्वार्थं विहाय परार्थे प्रवर्तन्ते। एवं सर्वत्रैव प्रकृतौ परोपकरणं संलक्ष्यते । उक्तं च-

परोपकाराय फलन्ति वृक्षाः, परोपकाराय वहन्ति नध्यः।
परोपकारय दुहन्ति गावः, परोपकारार्थमिदं शरीरम्।।[iii]

परोपकृतिनिरिताः प्रकृत्या विनयम् आश्रयन्ति। फलागमे शाखिनोअपि नम्रत्वं दधति। घना जलाभारभरिता भृशम् अवनमन्ति । उक्तं च-

भवन्ति नम्रास्तरवः फलागमैर्नवाम्बुभिर्भुरिविलम्बिनो घनाः।
अनुद्धताः सत्पुरुषाः समृद्धिभिः, स्वभाव एवैष परोपकारिणाम्।।[iv]

परोपकारः पुण्याय- शास्त्रेषु परोपकारः प्रतिपदं प्रशस्यते, अनुमोध्यते च। प्राणैरपि धनैरपि परोपकारः कार्यः । न च परोपकार-सदृशं पुण्यं यज्ञशतेनाअपि सम्भाव्यते।

परोपकार कर्तव्य प्राणैरपि धनैरपि।
परोपकारजं पुण्यं न स्यात् क्रतुशतैरपि।।[v]

अष्टादश-पुराणकर्तुव्यासस्य उपदेशसहस्रेषु द्वयमेव तस्याभिमतम्-'परोपकारः पुण्याय,पापाय परपीडम् ।'

अष्टादशपुराणेषु व्यासस्य वचनद्वयम्।
परोपकारः पुण्याय पापाय परपीडम्।।

पशवोअपि स्वचर्मप्रदानेन नराणाम् उपकृतिं विदधति। परोपकार-विहीनस्य जीवनं निःसारमेव।

परोपकारशून्यस्य धिङ् मनुष्यस्य जीवितम्।
जीवन्तु पशवो येषां चर्माण्युपकरिष्यति ।।[vi]

मानवस्य शरीरवयवाणां परोपकारेणैव साफल्यम् । चकास्ति जीवनं परोपकारेणैव। यथा श्रोत्रं विद्या, तथैव पाणिर्दानेन, न तु कङ्कणेन विभाति ।

श्रोत्रं श्रुतेनैव न कुण्डलेन, दानेन पाणिर्न तु कङ्कणेन।
विभाति कायः करुणापराणां परोपकारेण न चन्दनेन।।[vii]

सत्सु परोपकृतिभावना नैसर्गिकी समीक्ष्यते । ते जन्मावधि परोपकरणेन स्वजीवनं सफलयन्तोअवलोक्यन्ते। प्रकृतौ सूर्यचन्द्रदीनामेष एव परोपकृति-स्वभावः प्रशस्यते ।

पद्माकरं दिनकरो विकचीकरोति
चन्द्रो विकासयति कैरवचक्रवालम्।
नाभ्यर्थितो जलधरोअपि जलं ददाति
सन्तः स्वयं परहितेषु कृताभियोगाः।।[viii]

परोपकारभावनेयैव महर्षिर्दधीचिर्देवानां हिताय स्वीयम् अस्थिजातं प्रादात् । महाराजः शिविः कपोतसंरक्षणार्थं स्वमांसं श्येनाय प्रायच्छात् । महर्षिर्दयानन्दो महात्मा गान्धिश्च भारतभूमि-हितायैव स्वीयान् असून्

परोपकाराय सतां विभूतयः ।

श्रीमल्लिनाथचरित्रमहाकाव्ये प्रयुक्तानाम् शब्दालङ्कारप्रयोग: समीक्षा ।

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कूटशब्दा: - अलङ्कारस्य परचियम्, अलङ्काराणां महत्त्वम्, श्रुत्यनुप्रासः, छेकानुप्रासः, वृत्यनुप्रासः, लाटानुप्रासः, स्फुटानुप्रासः, अर्थानुप्रासः यमकालङ्कारः ।

श्रीमल्लनिाथचरतिस्य आलङ्कारकि दृष्ट्या समालोचनेन केचन महत्त्वपूर्णाः अलङ्काराः सम्प्राप्ताः। तेषाम् अलङ्काराणां शास्त्रीयं पक्षम् उपस्थाप्य अत्र श्रीमल्लनिाथचरतिस्य श्लोकानां बोधनम् अपि क्रियिते। तस्मात् पूर्वम् अलङ्कारस्य परचियं प्राप्नुमः ।

❖**अलङ्कारस्य परचियम्** । - "अलङ्क्रयिते अनेन इति अलङ्कारः"। काव्यस्य शब्दार्थौ शरीरं, रसादश्चिात्मा, गुणाः शौर्यादवित्, दोषाः काणत्वादवित्, रीतयः अवयवसंस्थानवशिषवत्, अलङ्काराः कटककुण्डलादवित् इति उक्तम् अस्ति। काव्यस्य यत् अलङ्करणं करोति, तत् अलङ्कारत्वेन प्रसद्धियति। भामहस्य मतम् अस्ति यथा - अलङ्काराः कटक-कुण्डलादयः यथा स्त्री-पुरुषयोः शरीरसौन्दर्यम् अभवर्धियन्ति, तथैव उपमादयोऽलङ्काराः काव्यशरीरस्य सौन्दर्यम् अभवर्धियन्तीति। वामनस्य मते तु काव्यालङ्कारसूत्रवृत्तौ काव्यस्यात्मा रीतरिति, अलङ्काराः काव्यसौन्दर्यमतशियियन्तीति च इति प्रोवाच । दण्डी तु काव्यान्तः सौन्दर्यस्य गुणाः एव अभवर्धिकाः इति, अलङ्कारास्तु काव्यस्य बाह्यशोभाकारणभूताः इति च अकथयत् । ध्वनकिारः आनन्दवर्धनः तु ध्वनि काव्यस्य आत्मतया सद्धिान्तीकृत्य, सः ध्वनिः वस्त्वलङ्काररसरुपेण त्रविधिो भवतीति व्याख्यातवान् । अभनिवगुप्तः पद्ये अपि अलङ्कारवैशष्टि्यम् अभ्युपगतवान्, तथाऽपि तेषां रसपर्यवसायत्विम् एव युक्तम् अमन्यत्। व्यङ्ग्यरामणीयकतायाम् अलङ्काराः प्रयोजकाः भवन्ति इति जगन्नाथः पण्डतिः अवदत् । अर्थालङ्काररहतिावधिवेव सरस्वती इति, अग्नपिुराणे व्याख्यातमस्ति । अर्थात्,

अर्थालङ्काराणाम् अभावे शब्दसौन्दर्यं केवलं चित्तं आवर्जयितुं न शक्नोति इति, अलङ्कार-स्पर्शाऽभावे वाक्यानि अरमणीयानि भवन्ति। अलङ्कारसम्प्रदायपोषकाः आचार्याः तु एवमपि उक्तवन्तः यत् - "गुणालङ्काररहिता विधवेव सरस्वती।" तथा च - न कान्तमपि निर्भूषं विभाति वनितानम्।

❖**अलङ्काराणां महत्त्वम्** । - अलङ्काराणां महत्त्वं तु अनेन एव सिद्ध्यति यत्, काव्य-शास्त्रे अलङ्काराणां सङ्ख्यायां सततं वृद्धिः जायमाना अस्ति। सर्वप्रथमं तु भरतमुनेः नाट्यशास्त्रे चतुर्णाम् एव अलङ्काराणां वर्णनं प्राप्यते । ततः भामहः काव्येषु अलङ्काराणां महत्त्वम् उपलक्ष्य अलङ्कारसम्प्रदायस्य प्रवर्तनम् अकरोत्। एतेषां सङ्ख्या वर्धमाना एव सन्ति। जगन्नाथस्य रसगङ्गाधरे अलङ्काराः शताधिकं प्राप्यन्ते । अष्टम-शताब्द्यां विद्यमानेन उद्भटेन निजे काव्यालङ्कार-सारसङ्ग्रहे एकचत्वारिंशद् अलङ्काराणां वर्णनं कृतम् । नवम-शताब्दी सम्भूतेन रुद्रटेन वास्तव-ऐदार्य-अतशिय-श्लेषाणाम् अलङ्कारमूलत्वं निरूप्य तेषु तारतम्यस्य वर्गीकरणाय च अभिनवप्रयासः कृतः । एतद् अनन्तरं कुवलयानन्दादिषु निबन्धेषु पञ्चविंशत्यधिकशतम् अलङ्काराणां भेदाः, उपभेदाः च निरूपिताः सन्ति। परन्तु एतेषु अलङ्कारसंख्यायाः वर्धनं परिभाषायाः परिवर्तनपर्यन्तमेव सीमितम् आसीत्। साहित्यदर्पणकारेणापि उक्तं यत् - उत्कर्षहेतवः प्रोक्ताः गुणालङ्काररीतयः । काव्यस्वरूपनिर्धारणप्रसङ्गे जयदेवः "सालङ्कारः" इत्युक्तवान्। स्वस्य चन्द्रालोक-नामकस्य ग्रन्थस्य पञ्चमे अध्याये सः अलङ्कारस्वरूपं प्रतिपादयति। यथा –

शब्दार्थयोः प्रसिद्ध्या वा कवेः प्रौढिविशेन वा।

हारादिवदलङ्कारः सन्निविशो मनोहरः॥१॥[1]

अन्वयः - कवेः प्रसिद्ध्या प्रौढिविशेन वा हारादिवित् शब्दार्थयोः मनोहरः सन्निविशः अलङ्कारः । **व्याख्या** - कवेः = काव्यकारस्य, प्रसिद्ध्या = परम्परया, प्रौढिविशेन = प्रगल्भकल्पनया, वा = अथवा (विकल्पार्थकम् अव्ययपदं) हारादिवित् = हारकुण्डलादिवित्, शब्दार्थयोः = वाच्यवाचकयोः, मनोहरः = रमणीयः, सन्निविशः = निबन्धनं प्रयोगः वा, अलङ्कारः = अलङ्कारः इति कथ्यते ।

[1] जयदेवकृतः चन्द्रालोकः, अध्यायः ५, श्लो. १

भावार्थः- कवेः परम्परया प्रगल्भकल्पनया वा शब्दानाम् अर्थानां च रमणीयः प्रयोगः अलङ्कारः कथ्यते । अलङ्काराः काव्यस्य उत्कर्षहेतवः भवन्ति। यथा मानवस्य शरीरस्य बाह्यशोभासम्पादकाः हार-कटक-कुण्डलादयः भवन्ति, तथैव काव्यस्यापि ये शोभाकारकाः भवन्ति, ते अलङ्काराः उच्यन्ते । तेषु अनुप्रासादयः शब्दालङ्काराः उपमारूपकादयश्च अर्थालङ्काराः सन्ति। शब्दालङ्कारेषु अलङ्कारमूलकस्य शब्दस्य पर्यायः प्रयोक्तुं न शक्यते, परम् अर्थालङ्कारेषु अपेक्षति-अर्थबोधकः शब्दपर्यायः अपि प्रयोक्तुं शक्यते।

अलङ्काराणां मुख्यतः द्वौ विभागौ स्तः। १) शब्दालङ्कारः २) अर्थालङ्कारः च । परन्तु केषाञ्चन मते तु उभयालङ्कारः इति अपरः अलङ्कारप्रकारः अपि विद्यते ।

❖श्रीमल्लिनाथचरित्रमहाकाव्ये प्रयुक्तानाम् शब्दालङ्कारप्रयोगः।

१) श्रुत्यनुप्रासः ।

लक्षणम् - उच्चार्यत्वाद्यदेकत्र स्थाने तालुरदादिके ।

सादृश्यं व्यञ्जनस्यैव श्रुत्यनुप्रास उच्यते ॥[2]

शब्दार्थः - एकत्र - एकस्मिन् एव स्थाने (उच्चारणस्थाने), तालुरदादिके - तालुदन्तादिके स्थाने, उच्चार्यत्वात् - उच्चारितत्वात्, व्यजनस्यैव- केवलं व्यजनवर्णस्य, सादृश्यम् - साम्यम्, श्रुत्यनुप्रासः - श्रुत्यनुप्रासपदवाच्यम्, उच्यते – कथ्यते ।

अर्थात् – तालुदन्त-प्रभृतिभ्यः समोच्चारण-स्थानेभ्यः उच्चारितानां व्यञ्जन-वर्णानां यत् सादृश्यं भवति, तत् श्रुत्यनुप्रास-अलङ्कारः इति कथ्यते। मल्लिनाथचरिते अपि श्रुत्यानुप्रास-अलङ्कारः प्राप्यते। यथा –

सर्गः - ६ श्लोक -३,५५,७८,११०,२८,३९३,३९९

[2] साहित्यदर्पणः, परिच्छेदः – १०, श्लो. ५

सर्गः -७ श्लोक - ११६, २१५, २१६, ४५५, ४९३, ६३३, ६४३, ६४४, ७१४, ७७४, ८४१, १०५९, ११०६

सर्गः -८ श्लोक - २९८

उदाहरणम् – भो भो भव्याः! भवाम्भोधौ भ्रमद्भिर्नित्यमङ्गभिः।

दुष्प्रापमेव मानुष्यं समलियुगयोगवत्॥[3]

अत्र भ-कारस्य पुनरावृत्तत्वात् स्पष्टतया श्रुत्यनुप्रासः सिद्ध्यति।

२) छेकानुप्रासः । शब्दालङ्कारेषु प्रप्रथमः छेकानुप्रासनामकः अलङ्कारः निरूपितः। यथा -

स्वरव्यञ्जनसन्दोहव्यूहा-मन्दोहदोहदा।

गौर्जगजाग्रदुत्सेका छेकानुप्रासभासुरा॥[4]

व्याख्या - स्वराः = अच् वर्णाः अकारादयः, व्यञ्जनानि = हल्वर्णाः, ककारादीनि च, स्वरव्यञ्जनानि तेषां सन्दोहः = समूहः, तस्य व्यूहः = क्रमकिविन्यासः, आवृत्तिः इत्याशयः, स्वरव्यञ्जनसमूहावृत्तिः इत्यर्थः अमन्दो नाम अवलिम्बः शीघ्रो वा, ऊहो नाम वितर्कः निर्धारणं वा, दोहा नाम दुग्धं तं ददाति इति अमन्दोहदोहदाः अवलिम्ब-वितर्करूपदुग्धप्रदा । अवलिम्बं यस्याः स्वरूपनिर्धारणं भवति इत्यभिप्रायः । (तादृशी गौः = वाणी) जगज्जाग्रदुत्सेका = संसारे विदितोत्कर्षा, तादृशी गौः = वाणी, छेकानुप्रासभासुरा = छेकानुप्रासालङ्कारशोभिता भवति।

अर्थात् - यत्र स्वरव्यञ्जनसमूहस्य आवृत्तिः स्यात्, तत्र छेकानुप्रासनामकः शब्दालङ्कारो भवति। स्वरव्यञ्जनसन्दोहव्यूहामन्दोहदोहदा अस्मिन् एव पदे सन्दो-मन्दो, दोह-दोह, सन्दोह-मन्दोह आदिपदेषु स्वरव्यञ्जनसमूहस्य आवृत्तिः स्पष्टमेव अवलिम्बमेव च प्रतीयते । ततोऽधिकिं

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[3] मल्लिनाथचरितम्, सर्गः – ६, श्लो. ३

[4] जयदेवकृतः चन्द्रालोकः, अध्यायः ५, श्लो. २

छेकः = वदिग्धजनः, चतुरो वा अनुप्रासः, अनु = एकदा कथनं तदनु कथनोत्तरं, त एव वर्णाः, प्रकर्षण आस्यन्ते, इतसिः – अनुप्रासः ।

रसस्य अनुगुणं प्रकर्षेण वर्णानाम् आवृत्तमिूलकः न्यासः अनुप्रासः, छैकैः = वदिग्धैः, प्रयुक्तः अनुप्रासः छेकानुप्रासः। इत्थं स्वरव्यञ्जन-समूहावृत्त-िमूलकोऽयम् अनुप्रासालङ्कारस्य प्रथमो भेदः, यत्र अनेकेषां स्वर-व्यञ्जनानाम् एकैकवारम् आवृत्तःि भवत।ि श्रीमल्लनिाथमहाकाव्येऽप िउदाहरणं प्राप्यते यथा –

सर्गः - १ श्लोक -५६,८५,९०,१०७,१९०,२१२,२१३,२१५

सर्गः - ३ श्लोक -२५३

सर्गः - ६ श्लोक -४००

उदाहरणम् – मदीया दयतिा हन्त! न वेद्मच्छिद्मसद्मना ।

हहा केनाऽप िपापेनापहताऽपहृताऽथवा ॥[5]

अत्र मदयाि-दयतिा, वेद्मच्छिद्मसद्मना, केनाऽप िपापेनापहहताऽपहृताऽथवा इत्येते शब्दाः छैकाः । तेषाम् अनुप्रासत्वात् अत्र छेकालङ्कारः परगिणतिः ।

३) वृत्यनुप्रासः ।

आवृत्तवर्णसम्पूर्णं वृत्त्यनुप्रासवद्वचः ।

अमन्दानन्दसन्दोह स्वच्छन्दास्पद-मन्दरिम् ॥३॥

व्याख्या - आवृत्तः = पुनः पुनः, वर्णः = अकार-ककारादःि, सम्पूर्णं = परपूिर्णम्, आवृत्तवर्णपरपूिर्णम्, अमन्दः = अत्यधकिः, आनन्दः = हर्षः, सन्दोहः = समूहः, स्वच्छन्दं = स्वतन्त्रम् इत,ि आस्पदम् = आश्रयः नविासो वा मन्दरि = गृहं भवनं वा,

[5] श्रीमल्लनिाथचरतिम्, सर्गः – १, श्लो. ९०

प्रचुरहर्षपुञ्जस्वतन्त्रनिवासभवनम् । तादृशः वचः = वचनं, वृत्त्यनुप्रासवद् = वृत्त्यनुप्रासयुक्तं भवति। वृत्त्यनुप्रासनामकोऽलङ्कारो भवति।

अर्थात् - यत्र एकस्य अनेकस्य वा वर्णस्य अनेकवारम् आवृत्तिः स्यात् सः वृत्त्यनुप्रासः भवति। रसानुगुणा वर्णरचना वृत्तिरिति। आवृत्तवर्णसम्पूर्णम् अस्मिन् पदे पूर्वार्धे वर्ण-पूर्ण इति रेफस्य णकारस्य च उत्तरार्धे च नकार-दकारयोः अनेकधा प्रयोगः कृतः। इत्थम् अनेकवर्णानाम् अनेकधा आवृत्तिः कृता। छेकानुप्रासे तु अनेकस्य एकवारम् आवृत्तिः भवति परं वृत्त्यनुप्रासे एकस्य अनेकस्य वा अनेकवारम् आवृत्तिः जायते । श्रीमल्लिनाथचरिते वृत्यनुप्रासः एवं प्राप्यते। यथा –

सर्गः -३ श्लोक – १५५

सर्गः - ४ श्लोक – ३५, ३६

उदाहरणम् – करिरोहणं करे कृत्वा कविा रत्नाकरं पुनः।

रत्नोच्चयः पुरः पुण्यसम्पदा प्राभृतीकृतः॥[6]

अत्र करे कृत्वा कविा रत्नाकरं पुनः रत्नोच्चयः पुरः पुण्यसम्पदा इति दृश्यते ।

४) लाटानुप्रासः ।

लाटानुप्रासभूर्भिन्नाभिप्राया पुनरुक्तता।

यत्र स्यान्न पुनः शत्रोर्गर्जितिं तज्जितिम्॥[7]

व्याख्या - भिन्नाभिप्राया = भिन्नः = पूर्वकथित-शब्दापेक्षया अन्यः अभिप्रायः यस्या सा भिन्नाभिप्राया = भिन्न-तात्पर्या इति, पुनरुक्तता = पदानां पुनः पुनः प्रयोगता, लाटानुप्रासाभूः = तत्र लाटानुप्रासो भवति। यत्र = यस्मिन्, पुनः = भूयः, शत्रोः = रिपोः, गर्जितिं = गर्जनं, न स्यात् = न भवेत्, तत् जितिम् = स विजयः, जितिम् = यथार्थतया सफलम् ।

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[6] श्रीमल्लिनाथचरितम्, सर्गः – ४, श्लो. ३५

[7] जयदेवकृतः चन्द्रालोकः, अध्यायः ५, श्लो. ४

अर्थात् - यत्र पुनरुक्त-पदैः भिन्नाभिप्रायः प्रकाश्यते, सः लाटानुप्रासः। यत्र जितं जितम् इति पुनरुक्त-पदं, येन विजयस्य सफलतायाः अर्थस्य प्रतीतिः भवति।

गुजरात-प्रान्ते लाटनामकं क्षेत्रं, लाट-वासिनां प्रियः अयम् अलङ्कारः । लाटदेशस्य कवयः अस्य प्रयोगं कृतवन्तः तस्माद् लाटजन-वल्लभाद् लाटानुप्रासः उच्यते । श्रीमल्लिनाथचरितेऽपि लाटानुप्रासस्य उदाहरणं प्राप्यते । यथा –

सर्गः - १ श्लोक -५,२९५,३२३,४५८,४५९

सर्गः - २ श्लोक – २३,१११,२२६,२२८,४३०,६०४

सर्गः - ३ श्लोक – १४१,१४२

सर्गः - ४ श्लोक – १३९,१४०

सर्गः - ५ श्लोक – ३१०,३१२

सर्गः - ६ श्लोक – ३३२,५०७

उदाहरणम् – तथाप्रज्ञप्तीनां शक्रः सन्नहितिः समानकः ।

धाता विधाता च हरी ऋषिश्च ऋषिपालकः ॥[8]

अत्र धाता, विधाता, ऋषिश्च, ऋषिपालकः इत्यादयः शब्दाः लाटानुप्रासस्य दर्शनं कारयन्ति।

५) स्फुटानुप्रासः ।

श्लोकस्यार्धे तदर्धे वा वर्णावृत्तिर्यदि ध्रुवा ।

तदा मता मतिमतां स्फुटानुप्रासता सताम् ॥[9]

[8] श्रीमल्लिनाथचरितम्, सर्गः – ४, श्लो. १३९

व्याख्या - श्लोकस्य = पद्यस्य, अर्धे = अर्ध-भागे, पूर्वार्धे उत्तरार्धे वा इतितिस्य अर्धे इति। तदर्धे = चतुर्थांशे चरणे वा, यदिवर्णावृत्तिः = यदिवर्णानां पुनः प्रयोगः वा, ध्रुवा = निश्चिता, तदा = तर्हि मतमितां = बुद्धिमितां, सतां = सज्जनानां, स्फुटानुप्रासता मता = स्फुटानुप्रासः स्वीकृतः । काव्यविदः एतं स्फुटानुप्रासनामकम् अलङ्कारं स्वीकुर्वन्ति इति।

अर्थात् - सामान्यतया श्लोकेषु चत्वारः चरणाः भवन्ति। यदितित्र अर्धभागे चतुर्थचरणे वा अन्ते वर्णानां निश्चिता आवृत्तिः स्यात्, तर्हि काव्यमर्मज्ञाः स्फुटानुप्रास-नामकम् अलङ्कारं स्वीकुर्वन्ति। अत्र अस्मिन् एव लक्षणे पद्ये पूर्वार्धे वा शब्दः उत्तरार्धे च ताम् इति पुनरावृत्तः जातः। एष एव अन्त्यानुप्रासनाम्नापि ज्ञायते। श्रीमल्लिनाथचरितेऽपि स्फुटानुप्रासस्य उदाहरणं प्राप्यते। यथा –

सर्गः - १ श्लोक -१६

सर्गः - ३ श्लोक -१८२

उदाहरणम् – बलो नाम नृपस्तत्र बलेन बलसूदनः ।

वैरविारबलोन्माथी ऋद्ध्या बलनिषूदनः ॥[10]

अत्र बलसूदनः, बलनिषूदनः च अन्त्यानुप्रासस्य वर्णनं कुरुतः । बलो बलेन इति आरम्भे अपि अनुप्रासः । अतः अत्र स्फुटानुप्रासः सिद्ध्यति।

६) अर्थानुप्रासः ।

उपमेयोपमानादावर्थानुप्रास इष्यते ।

चन्दनं खलु गोविन्दिचरणद्वन्द्ववन्दनम् ॥[11]

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[9] जयदेवकृतः चन्द्रालोकः, अध्यायः ५, श्लो. ५

[10] श्रीमल्लिनाथचरितम्, सर्गः – १, श्लो. १६

[11] जयदेवकृतः चन्द्रालोकः, अध्यायः ५, श्लो. ६

व्याख्या - उपमेयं = वयं प्रस्तुतं वा, उपमानम् = अवर्ण्यम्, अप्रस्तुतम्, उपमेयं च उपमानं चेति उपमेय-उपमाने तयोः उपमेय-उपमानयोः = वाऽवर्णयोः यदि वर्णावृत्तिः ध्रुवा नियता, तदार्थानुप्रासः = अर्थानुप्रासालङ्कारः इष्यते । उपमेयपदे उपमानपदे च वर्णसाम्ये अर्थ-अनुप्रास-अलङ्कारः भवति इति भावः। यथा - गोविन्दस्य = भगवतः श्रीकृष्णस्य, चरणयोः = पादपङ्कजयोः, द्वन्द्वं = युगलं, तस्य वन्दनं = प्रणतिः इति खिलु = निश्चियेन, चन्दनं = भद्रश्रीः ।

अर्थात् - यत्र उपमानस्य उपमेयस्य च मध्ये वर्णावृत्तिः स्यात्, तत्र अर्थ-अनुप्रास-नामकः शब्दालङ्कारः परिगण्यते। यथा - चन्दनं खलु अस्मिन् उदाहरणे गोविन्दचरणद्वन्द्ववन्दनम् इति उपमेयपदं, चन्दनम् इति उपमानपदम् अत्र उभयोरेव 'न्दनम्' इति विर्णावृत्तिः विद्यते । तस्मादत्र अर्थानुप्रासनामकोऽलङ्कारोऽस्ति श्रीमल्लिनाथचरितेऽपि अर्थानुप्रासः प्राप्यते । यथा –

उदाहरणम् – कल्लोलक्रीडगान् हंसान्, क्रीडयन्तो सुतानवि ।

वीक्षाञ्चक्रे क्षमाधीशः सरयूं सरिदुत्तमाम् ॥[12]

अत्र हंसान्, सुतान् इति उपमानोपयोगसम्बन्धे तयोः अन्ते "आन्" इति समागतम् इत्यतः अत्र अर्थानुप्रासः समुदितः।

७) यमकालङ्कारः ।

आवृत्तवर्णस्तबकं स्तवकन्दाङ्कुरं कवेः ।

यमकं प्रथमा धुर्य-माधुर्यवचसो विदुः ॥[13]

व्याख्या - धुर्य-माधुर्यवचसः = माधुर्य-परिपूर्णवाचः इति । तादृशाः प्रथमाः = पूर्वाचार्याः, कवेः = काव्यकारस्य, स्तवकन्दाङ्करं = स्तुति-बीजप्ररोहं, कवेः प्रशंसाकारणभूतम् इति, आवृत्त-वर्णस्तवकं = पुनः प्रयुक्त-वर्णसमूहः, यमकं = यमक-नामकम् अलङ्कारः, विदुः = कथयन्ति।

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[12] श्रीमल्लिनाथचरितम्, सर्गः – १, श्लो. २४७

[13] जयदेवकृतः चन्द्रालोकः, अध्यायः ५, श्लो. ८

अर्थात् – यमक-प्रयोगेण काव्यकाराः प्रशंसां लभन्ते। मधु-रभाषणिः पूर्वाचार्याः कथयन्ति यत्, भिन्नार्थ-बोधकस्य वर्ण-समूहस्य आवृत्तिः विधीयते, तत्र यमक-नामकः शब्दालङ्कारः उक्तः। अत्र मा-धुर्य माधुर्य इति विर्णसमूहस्य आवृत्तिः कृता। शब्दस्य अथवा वर्णसमूहस्य पुनः प्रयोगे अर्थभेदे सति एव यमक-अलङ्कारः सिद्ध्यति। आवृत्त-वर्णसमूहः सार्थकः निरर्थकः वा भवितुम् अर्हति। अत्र उलयोः इलयोः, बवयोः, नणयोः, सविसर्गाऽविसर्गयोः च अभेदः मन्यते। श्रीमल्लिनाथचरित्रे यमकालङ्कारस्य उदाहरणं प्राप्यते। यथा –

सर्गः - १ श्लोक – ४१,२५९,३४३

उदाहरणम् – परायत्ताः क्वचिन्नि स्युर्ललनाः पतिदेवताः।

इतस्मृतिस्मृतौ मूर्ख! कथं तापसपांशनः?॥[14]

अत्र स्मृतिः, मृतौ इति, पस, पांश इति च यमकालङ्कारं सिद्ध्यति।

<u>सन्दर्भग्रन्थसूचिः</u>

१)श्रीमम्मटाचार्यविरचितिः काव्यप्रकाशः, डॉ.शांतिकुमार पंड्या, पार्श्व पब्लिकेशन, अहमदाबाद.

२)चन्द्रालोकः, श्रीजयदेवकृतः, पंडित बटुकनाथ शर्मा, पब्लिकेशन-जय क्रिष्णिदास हरिदास गुप्ता, ध चौखम्बा संस्कृत सीरीज, बनारस.

३)साहित्यदर्पणः (विश्वनाथ), शालिग्राम शास्त्री, १९७७, मोतीलाल बनारसीदास, दिल्ली

४)काव्यसाहित्यमाला -६, आचार्यविजयायोगतिलकसूरीश्वराः,वीरशासनम्, सुरत

५)काव्यशिक्षा, विनियचन्द्रसूरविरिचिति, डॉ. हरप्रिसाद शास्त्री, बी.जे.इन्स्टीट्युट ओफ लर्नीग एन्ड रीसर्च, अहमदाबाद, लालभाइ दलपतभाइ भारतीय संस्कृत विद्यामंदिर, अहमदाबाद

६)मल्लिनाथचरित्रम्, हरगोविन्द – बेचरदासौ, प्रथम आवृत्तिः, हेमचंद्राचार्य जैन ज्ञानमंदिर पाटण,पाटण

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[14] श्रीमल्लिनाथचरितम्, सर्गः – १, श्लो. ३४३

७)मल्लनिाथचरत्रि, श्रीवनियचन्द्रसूरि, श्री जैन धर्मप्रचारक सभा, वि.सं – २४४६, आनंद प्रीन्टीग प्रेस, भावनगर

८)मल्लनिाथचरत्रि महाकाव्य भाग –१ (सर्ग- १-५), जयशशि. पू.सा.श्री सौम्यज्योतश्रिीजी, वि.सं – २०७१, स्व.पू.पंन्यासप्रवरश्री कांतविजियजीगणविर जैन ग्रन्थमाला, हलवद

९)मल्लनिाथचरत्रि महाकाव्य भाग – २ (सर्ग- ६-८), जयशशि. पू.सा.श्री सौम्यज्योतश्रिीजी, वि.सं – २०७१, स्व.पू.पंन्यासप्रवरश्री कांतविजियजीगणविर जैन ग्रन्थमाला, हलवद

|| यतो धर्मस्ततो जयः ||

अभिधानम्-**बारीआ रोनककुमारः भारतसिंहः**
कार्यक्षेत्रम- **शोधच्छात्रः ।**

१. धर्मो रक्षति रक्षितः, २. धर्मो धारयते प्रजाः, ३. धारणाद् धर्म इत्याहुः, ४. धर्मेण हीनाः पशुभिः समानाः, ५. न धर्मात् परमं मित्रम्, ६. न च धर्मो दयापरः, ७. न धर्मवृद्धेषु वयः समीक्ष्यते, ८. धर्मस्य त्वरिता गतिः, ९. धर्मः स नो यत्र न सत्यमस्ति ।

को नाम धर्मः ? – जगन्मूलत्वेन संसृतिनियामकानि तत्त्वानि 'धर्मः' इति व्यपदिश्यन्ते। यत्र जगद्धारकत्वं तत्र धर्मत्वम्। के च ते गुणाः, ये इदं जगद् धारयन्ति ? एते गुणा महर्षिणा पतञ्जलिना योगदर्शने यम-शब्देन व्याख्याताः । एषां प्रयोजनं च प्रतिपादयता पतञ्जलिना अभिधीयते यद् एते यमाः सार्वभौमा महाव्रतं सन्ति ।

अहिंसासत्यास्तेयब्रह्मचर्यापरिग्रहा यमाः ।[ix]
जातिदेशकाल-समयानवच्छिन्नाः सार्वभौमा महाव्रतम् ।[x]

तंत्र शौच-सन्तोष-तपःस्वाध्यायेश्वरप्रणिधानानि नियमाः । मनुना स्फुटमेतत् प्रतिपाद्यते यद् यमा एवानिवार्यत्वेन सेव्याः । एषाम् अनाश्रये पतनम् अवनतिश्च ।

यमान् सेवेत सततं न नित्यं नियमान् बुधः ।
यमान् पतत्यकुर्वाणो नियमान् केवलान् भजन् ॥[xi]

मनुना धृति-क्षमादयो दश गुणा एव धर्मशब्दवाच्यत्वेन निर्दिष्टाः ।

धृतिः क्षमा दमोऽस्तेयं शौचमिन्द्रियनिग्रहः ।
धीर्विद्या सत्यमक्रोधो दशकं धर्मलक्षणम् ॥[xii]

महाभारतकृता व्यासेन जगद्धारकतत्त्वानां 'धर्मः' इति समाख्या व्यधायि ।

धारणाद् धर्म इत्याहुर्धर्मो धारयते प्रजाः ।
यः स्याद् धारणसंयुक्तः स धर्म इति निश्चयः ॥

वैशेषिकदर्शनकृता कणादेन प्रतिपाद्यते यद् येन लौकिकी पारलौकिकी च समुन्नतिः संजायते, स एव धर्म-शब्देन वाच्यः । एवं लोक-परलोकोभयसाधकानि तत्त्वानि धर्मशब्दवाच्यानि ।

यतअभ्युदयनिःश्रेयससिद्धिः स धर्मः ।[xiii]

मीमांसादर्शनकृता जैमिनिमुनिना धर्मलक्षणं निर्दिश्यते यत्— 'चोदनालक्षणोऽर्थो धर्मः' ।[xiv] जैमिनेरभिमतं यद् यदेव तत्त्वं मानवानां स्फूर्तिजनकम् अन्तश्चेतनाप्रबोधकम्, सत्कर्मणि प्रवर्तकं च तदेव धर्म-शब्दवाच्यम्। एवं सिध्यति यद् धर्मो मानव-लोकपरित्रायकः, समुन्नतिसाधकः अवनतिनिरोधकः, ज्ञान-विज्ञान- शौर्यादिगुणसम्पादकः आस्तिक्यादिप्रर्वतकश्चेति

धर्मेण हीनाः पशुभिः समानाः:- धर्म एव जीवनस्य सारः । पशवस्तिर्यञ्चश्चापि आहारनिद्रादिकर्मसम्पादनेन

स्वजीवनस्य साफल्यम् अश्नुवते । परं न मानवजीवनम् आहारविहारदिसिद्धयर्थमेव, अपि तु विशिष्टोद्देश्यमूलकम् । किं तद् उद्देश्यमिति, कथं च तदवाप्तुं शक्यते, इत्येतत् सर्वमेव धर्मविषयान्तर्गतमेव । अत: साधूच्यते भर्तृहरिणा-

आहारनिद्राभयमैथुनं च सामान्यमेतत् पशुभिर्नराणाम् ।

धर्मो हि तेषामधिको विशेषो धर्मेण हीना: पशुभि: समाना: ।[xv]

यतो धर्मस्ततो जय:- लोके द्विविधा प्रवृत्तिर्मानवानाम्- धर्मनिष्ठा अधर्मनिष्ठा च । अधर्माश्रयिणो जीवने असत्यादिभाषणेन असद्वृत्या चाचिरणेन समृद्धिं विन्दते । धर्माश्रयिणां च श्रीवृद्धि: प्रयत्नसापेक्षा चिरसाध्या च । परं निश्चप्रचमेतद् वक्तुं सुकरं यद् अधर्माश्रयिणां श्रीवृद्दिर्विनाशाय दु:खोदर्का च, धर्मनिष्ठानां तु समृद्देरुत्कर्ष: सुखोदर्क: सुखशान्तिसंधायकश्च । अतएव मनुना प्रतिपाध्यते यद् अधर्मोद्भवा श्रीवृद्धि: क्षणिका, समूलोन्मूलनकत्री च ।

अधर्मेणैधते तावत् ततो भद्राणि पश्यति ।

तत सपत्नान् जयति समूलस्तु विनश्यति ।।

धर्मो रक्षति रक्षित:- मनुना धर्मलक्षणं निर्दिश्यते यद्-

वेद:स्मृति: सदाचार: स्वस्य च प्रियमात्मन:।

एतच्चतुर्विधं प्राहु: साक्षाद् धर्मस्य लक्षणम् ।।[xvi]

चतुर्विधधर्मे वेद-स्मृत्यनन्तरं सदोचारोअपि धर्म उदीर्यते । सदाचारेणैव जीवने सर्वार्थसद्धिरित्यत्र न काचन विप्रतिपत्तिर्विपश्चिताम् । अतएव मनुना व्याह्रियते-

आचार: परमो धर्म: श्रुत्यक्तु: स्मार्त एव च ।

तस्मादस्मिन् सदा युक्तो नित्यं स्यादात्मवान् द्विज: ।।[xvii]

आचाराद् विच्यतो विप्रो न वेदफलमश्नुते ।

आचारेण तु संयुक्त: सम्पुर्णफलभाग् भवेत् ।।[xviii]

सर्वस्य तपसो मूलमाचारं जगृहु: परम् ।[xix]

धर्मलक्षणे 'स्वस्य च प्रियमात्मन:'इत्यनेन मधुरभाषणं परोपकरणम् अहिंसनं च समर्थ्यते । अतएव महाभारते प्रोच्यते-

श्रूयतां धर्मसर्वस्वं श्रुत्वा चैवावधार्यताम् ।

आत्मन प्रतिकूलानि परेषां न समाचरेत् ।।

परार्थसाधनं परहितचिन्तनं च जीवने सुखम् अनुप्राणयति । हिंसा हिंसाम्, अहिंसा अहिंसां च प्रवर्तयति । एवं रक्षितो धर्मोअपि धर्मबुद्देरनर्थवारणपुर:सरं रक्षामातनुते बलमूलो धर्मो धर्मिष्ठं पावयति त्रायते च ।

न धर्मात् परमं मित्रम्- जगति धर्म एव सर्वोत्कृष्टं मित्रम् सम्पदि विपदि विपदि सुखे दु:खे चाजस्त्रं साहाय्याचरेण धर्म: परम: सुहृत् । न केवलं जीवने, परत्रापि सुखसाधनेन धर्मस्य परमबन्धुत्वं परममित्रत्वं च व्यादिश्यते । उच्यते च-

एक एव सुहृद् धर्मो निधनेअप्यनुयाति य ।

शरीरेण समं नाशं सर्वमन्यत्तु गच्छति ।।

धर्मः स नो यत्र न सत्यमस्ति- सत्य-अहिंसादिगुणव्यपेतो न धर्म । सत्यं धर्मस्य मूलम् । सत्याद् ऋते न धर्मस्य प्रतिष्ठा। सत्याश्रयैव धर्मवृत्ति । यत्र सत्यं तत्र धर्मः, तदभावे तदभावः ।

साम्प्रतं लोके धर्मस्य द्विविधं रुपम्- कर्मकाण्डमूलकम् आचारमूलकमं च। लोके ये धार्मिका विवादाः प्रवर्तन्ते, प्रवर्तिष्यन्ते च, तेषां मूलं कर्मकाण्डमेव। नहि धर्मो विद्वेषं शिक्षयति। ये साम्प्रतं विविधा सम्प्रदायाः ते"भिन्नरुचिर्हि लोकः","मुण्डे मुण्डे मतिर्भिन्ना", इति प्रवादमाश्रित्यैव प्रवर्तन्ते। ते विवादं संघर्षं मनोमालिन्यं चानुदिनं प्रवर्तयन्ति। आचारमूलकस्य सत्याहिंसादिरुपस्य धर्मस्य सर्वधर्मेषु समत्वम् अनिवार्यत्वं च व्यादिश्यते, तत्पालने न कस्यचिदपि विपश्चितो विप्रतिपत्तिः। एवं धर्मो मानवं देवत्वं गमयति, परमसुहृद्रुपेण चाभीष्टार्थावाप्तौ साहाय्यं वितरति।

धर्मो धारयते प्रजाः- जगति धर्म एव पारस्परिक-विश्वास-संधानात् प्रजानां धारकः। धर्मस्य विश्वजनीनत्वं सार्वलौकिकत्वं सार्वभौमिकत्वं च विश्वहितसम्पादनादेव प्रवर्तते। धर्म एव शिक्षयति- "उदारचरितानां तु वसुधैव कुटुम्बकम्" । सत्यं दया परोपकारादयो धर्मस्यातएव मूलतत्वानि गण्यन्ते। अतः परदुःखनिवारणं करुणाद्रवत्वं च धर्मे संगृह्यते। अतएव प्रोच्यते-"न च धर्मो दयापरः"।

न धर्मवृद्धेषु वयः समीक्ष्यते- ज्येष्ठत्वं श्रेष्ठत्वं च धर्ममूलकम्। सत्कर्माश्रयणेन ज्येष्ठत्वं, न तु वयसा। अतस्तपःपूताः सदा सर्वत्र च समानमर्हन्ति। बालिशानां वयोमूलं ज्येष्ठत्वम्, सुधियां तु धर्ममूलकं ज्ञानमूलकं च ज्येष्ठत्वम्।"धर्मस्य त्वरिता गतिः" इत्यनेन निर्दिश्यते यद् धर्मे देशकालानुरुपं परिवर्तनं संजायते। सत्यपि तत्र परिवर्तने न मौलिकं परिवर्तनम्, यथा बाल्ययौवनादिभेदेअपि न नामभेदः शरीरभेदो वा। "गृहीत इव केशेषु मृत्युना धर्ममाचरेत्" इत्यप्यत्राभिप्रेतम्।

एवम् अवलोक्यते यद् जीवने धर्मस्य सर्वदा सर्वथा चानिवार्यत्वं वर्तते। तस्याश्रयणेनैव ऐहिकम् आमुष्मिकं च सुखमवाप्यते। धर्मो जीवनरक्षकः, सुखशान्ति संधायकः, सत्कर्मप्रेरकः,दुःखनिरोधकश्चेति सततम् आश्रयणीयः।

A NEED FOR THE UNIFORM TRADE SECRETS ACT IN INDIA

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ABSTRACT

A piece of information that is only known to company that produces or provides it is known as trade secrets. Any creation of the human mind such as inventions, literary and artistic works, designs and symbols, trade names and images get protection under the Intellectual property rights Act. Same as all of the above mentioned outcomes of human mind get protection under the intellectual property rights law (IPR), the trade secrets, i.e., confidential information specially the method of making any product or any secret data which is also an outcome of human mind is supposed to get protection under the umbrella of Intellectual Property rights law. The IPR law protects the right of the creator from being duplicated or infringed. Trade secrets in India is not given protection in India under a codified law. It is just protected under the Indian contract Act, 1872 as a confidential information. Hence, in India there is no codified law to protect the trade secrets. Therefore, the treatment given to trade secrets cases varies from Court to Court just because of the absence of a codified law for the protection of trade secrets. This research paper is a doctrinal research which aims to deal with the complication that Indian businesses suffers in absence of the codified trade secret law. Business competition plays a vitol role in the market. Now a days it has become an easy process to get establish the business by merely duplicating or adopting someone else's confidential information if the rights are not protected same as other aspects of intellectual property rights.

Introduction:

A piece of information that is only known to company that produces or provides it is known as trade secrets. Any creation of the human mind such as inventions, literary and artistic works, designs and symbols, trade names and images get protection under the Intellectual property rights Act.[15] Same as all of the above mentioned outcomes of human mind get protection under the intellectual property rights law (IPR), the trade secrets, i.e., confidential information specially the method of making any product or any secret data which is also an

[15] Lin, Thomas C.W. (8 October 2013) "Executive Trade Secrets"

outcome of human mind is supposed to get protection under the umbrella of Intellectual Property rights law.

The IPR law protects the right of the creator from being duplicated or infringed[16]. Trade secrets in India is not given protection in India under a codified law. It is just protected under the Indian contract Act, 1872 as a confidential information. Hence, in India there is no codified law to protect the trade secrets. Therefore, the treatment given to trade secrets cases varies from Court to Court just because of the absence of a codified law for the protection of trade secrets. This research paper is a doctrinal research which aims to deal with the complication that Indian businesses suffers in absence of the codified trade secret law. Business competition plays a vital role in the market.

Now a days it has become an easy process to get establish the business by merely duplicating or adopting someone else's confidential information if the rights are not protected same as other aspects of intellectual property rights. There are several ways to secure the confidential information in a business but still sometimes it leaks and causes a great damage to a business. Examples of trade secrets can include engineering information, processes, know how, formulas, computer programs, business strategies, proposals, day to day operation of a company, financial information, budgets, methods of calculating, information that relates to employees, etc. Hence, it covers all those information belonging to a business which contains any such information that should be kept personal and protected from getting it leaked to a third person who can take a wrongful advantage of such information.

It depends upon the owner of the business which information should be kept secret and which should be kept accessible to public. Now a days it becomes very easy to copy and store such data digitally. Especially in India, in the event of a trustworthy employee leaves a job from a company, easily transfers the secret information to a prospective company which leads to a great loss to the former company. This is the most common source of leaking the confidential information in India.

Trade secret protection in India:

There are certain provisions in India to protect the confidential information, a person is contractually bound to not to disclose any such information that is known to him/her in confidence. There is no statute or legislation that governs the protection of trade secrets in India. The rights which get protected in respect of trade secrets are enforced through Indian Contract Act, 1872 on the basis of principles of equity. Section 27 of the Contract Act, 1872

[16] World Intellectual Property Organization (WIPO) (2016) understanding industrial property.

declares a contract to be void if it is made for restraining the trade or business of a person. It is a common practice in law that a confidentiality clause may survive the contract, subject to the nature of the information.aw action for breach of confidence which in effect amounts a breach of contractual obligation. [17]

In some cases, the courts have recognized information stored in the form of databases as copyrightable material. Normally any business stores its data electronically as a data base, information such as accounts, customer behavior, inventory, etc which becomes an easy mode of carrying data. Databases are protected under a copyright Act, 1957. It includes computer databases as “literary works”.

International standards for protecting trade secrets:

International standards for protecting trade secrets also known as undisclosed information were established as a part of TRIPS agreement in 1995. Article 39 of the TRIPS agreement provides that the member states shall protect undisclosed information against unauthorized use in a manner contrary to honest commercial practices which includes unfair competition , breach of confidence and breach of contract.[18] The undisclosed information which is not accessible in general and which is meant to keep secret must have a value and must be the subject to reasonable action to maintain its secrecy. This general principle for the protection of trade secret has been adopted by over 100 of the 159 members of the World Trade Organization.

Uniform trade secrets Act (UTSA):

Initially, protection of trade secrets was subject matter of state law, where in each State develops its own rules, definitions and fundamentals. In 1979, there was remarkable change as the Uniform Law Commission published the Uniform Trade Secret Act (UTSA) to make a uniform trade secret law all over the States. UTSA worked for many years but difficulty with interstate and international enforcement led the federal Government to come to action. Defend Trade Secret Act (DTSA) was passed by the Congress in 2016 which provided its new set of definitions.[19]

Situation of Indian businesses in absence of a codified trade secret law:

Patents, trademarks, copyrights and designs are obtained through application to Government agencies and defended by law suits against infringers whereas, Trade Secrets are the neglected sibling and yet may represent the largest single contribution to intangible assets.

[17] Weiler International Electronics (P) Ltd. v. Punita Velu Somasundaram, 2002 SCC OnLine Bom 1006.
[18] WTO/ intellectual property (TRIPS)- agreement text- standards
[19] "Uniform Trade Secrets Act with 1985 Amendments". Retrieved 2020-04-19

Not all information can be protected as trade secrets because there are some sort of information that might not qualify to be trade secrets even if all the proper steps are taken for the maintenance of its secrecy level. Most commonly it involves the information which is already in public domain. As discussed earlier trade secrets in India are not given protection under a codified law. Trade secrets are also the outcome of a human mind same as trade mark, copyright, designs, geographical indications and patents. Unlike all these aspects of intellectual property rights, trade secrets also being a part of it, it is not protected separately under the umbrella of Intellectual property rights Act.

Intellectual property rights law is gaining importance as the awareness in India increases day by day. The creators are very much aware now a days about how to protect their rights under the shelter of IPR. For example, Small and medium scale enterprises (SMEs) indulged in manufacturing food items are not much aware that even their formulas can be stolen and easily applied by the competitor. This will lead only lead to unfair trade practices. The protection of trade secrets in India is very narrow as it is granted protection under Contract law which an owner of the information must have signed an agreement for its protection. It is complex method of justice, where in it becomes difficult for SMEs to raise awareness that even their rights may be protected same as other aspects of Intellectual property. Not only SMEs but even large scale enterprises have gone through the tough times so far as its trade secrets are concerned. Some famous case studies include the following:

Walmart Vs Amazon.com

Walmart had filed a suit in the United States Court against Amazon.com raising allegations against it that Amazon was attracting some of the executives and experience employees and even consultants of Walmart. The case was settled in 1999 under the terms of settlement, Walmart was reassigned with its employees and also assured that knowledge regarding any information originating to Walmart will not be used. The area where the former Walmart workers were operating were given limitations on the project in Amazon.com.[20]

Coca cola case

Just few years ago, two of the Coca Cola employees tried to sell the coke recipe to rival Pepsi. While the Coca cola recipe is a famous trade secret in America. Coca cola chose to brand it a trade secret and keep the things hidden instead of patenting its recipe for its famous soft drink which means disclosing its ingredients. One of the reasons for opting for the trade secrets would be that as the recipe contained a small amount of cocaine. Despite of taking

[20] WIPO/IP/HCM/03/2: Session II: Leveraging Business/Trade Secrets

stringent measures, in 2006 three Coca Cola employees tried to sell the coke recipe to Pepsi.[21]

Listerine

The inventor licensed the secret formula to Lambert pharmaceuticals which is known as Pfizer who made royalty payments to the inventor's family for over 70 years even though the formula was disclosed later own.[22]

Considering the above stated consequence of trade secrets, the importance of the protection of trade secrets under a codified law can be understood. Below mentioned are some significance of unified trade secret law:

- The trade secret is any information that possess some financial value to the enterprise and it is also known as confidential information which requires its owner to take reasonable action for its protection.
- The protection of the same will restrict others to copy and implement such information in their business.
- If trade secrets are protected under a codified law, it will be more particularly and precisely protected same as other aspects of IPR.
- If trade secrets are protected under the umbrella of IPR like trademark, patents, copyrights and designs, the awareness of getting it registered and get protection may also increase as it gain popularity amongst the entrepreneurs.
- Different cases may be given varied treatment in the absence of a uniform law. If any uniform law exists for example: any matter relating to trademark will be treated equally under the Trademarks Act irrespective of the Courts. Decisions of the Courts varies as in India trade secrets are protected under the Contracts Act and sometimes it is also treated as the subject matter of copyrights.

Conclusion:

Taking into account the Indian business situation, it can be concluded that unfair trade practices can be restricted if a uniform trade secret law is enacted in India. The future of SMEs will be much brighter if their undisclosed information gets protection under a properly framed law which is actually meant for the subject matter. There are many such entrepreneurs who are unaware of their rights to protect their trade secrets, as such trade secrets are of some financial value. It is only treated as breach of confidence under the Contract Act and many a

[21] Uniform Trade Secrets Act with 1985 amendments, Prefatory Note, Approved by the American Bar Association Baltimore, Maryland, February 11, 1986.
[22] info.vethanlaw.com/blog/trade-secrets-10-of-the-most-famous-examples

times it is being confused and so treated under Copyright law in India. This may result into establishment of different definitions and so as a result judgements which may not be able to set as an ideal precedent unlike other aspects of IPR laws. There are few ways of protecting the trade secrets in absence of uniform law such as confidence building amongst employees, restricting data accessibility, educating employees and signing non-disclosure agreement with any third parties. Apart from all these techniques if trade secrets also gets registration same as trade mark, patents and copyrights under the IPR law itself than many confusions in legal terms and commercial terms may get clarity and might also come to end.

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"FUTURE OF FINANCE IN DIGITAL ERA

Special Reference to Co-operative Bank of Gujarat State"

-Prof. Dr. Arunkumar N.Makwana

ABSTRACT

In the context of widely dispersed banking in Gujarat in varying formats and sizes and with NPAs increasingly staring at them, digital solutions assume importance. Bank account holder expectations also on the rise demand that banks embrace digital formats. But the cyber risks pose an imminent danger in the digital banking sphere, particularly as part of global financial architecture. Co-operative Banks in general and Urban Co-operative Banks in particular cannot any longer adopt a wait and watch approach. They should move to a size that makes digitization cost effective and Bank account holder friendly.

Banking environment in Gujarat structurally has become more dispersed than before with the Small Finance Banks, Payment Banks, Postal Bank emerging on the scene. Mergers and amalgamations in the private and public sector banks and ever increasing NPAs in the commercial banks are threatening the stability of the system. Seemingly strong macro-economic fundamentals notwithstanding, disruptive technologies are also adding fuel to fire. FRDI Bill poses a threat to the security of depositors and leaders' promises cannot be insurance to what the bill itself holds for the banking clientele. Senior citizens, differently abled citizens, women and several Bank account holders of small means feel distanced from the services they were expecting at the hands of the banks.

Will Co-operative Banks (both rural and urban) provide any better alternative to the Bank account holders who are seeing big void between promise and performance of the banking system? Can this alternative emerge without the Co-operatives embracing digital banking?

Quoting Bank Administration Institute, DocuSign Report warns "any financial institution that doesn't keep up with digital demand may well be doomed'. Smart innovations according to the Report should keep pace with cost and competitiveness. Financial admittance demands Bank account holder centricity and smart technology applications apart from financial learning at the institutional and client level. Several developing economies like those in South Africa, Europe and Asia have reflected high level of adoption of such technologies among the micro finance institutions, while the Co-operative institutions in Canada and Europe alone have embraced them. GujaratCo-operatives both rural and urban, have still to catch up with digital technologies on par with their counterparts in commercial banks. This paper would like to test the extent of coping mechanisms vis-à-vis current status and the risks involved in such adaptation for enhancing financial admittance sphere.

The largest constituency of these Co-operatives is marginalised sections of population, illiterate and semi-literate, and heavily influenced by politics. While one segment – Rural Credit Co-operatives – is now in the throes of change: accounting practices; technology change; regulatory changes; and structural changes in some places, all others beg for an effective reform process to join the mainstream of financial admittance agenda. Legal reforms still elude them, with none of the States keen on adopting them.

“Inequality is a fundamental obstacle to development, depriving people of basic services and opportunities to build better lives for themselves and their children,” the Secretary-General declared in his message for the Day, which is on the theme 'Choose Co-operative's, Choose Equality.' “The Co-operative model helps meet this challenge. Co-operatives strive to uphold the principles of equality and democratic participation,” says Mr. Ban

According to *Co-operatives and Sustainable Development Goals*, a 2012 study by the UN's International Labor Organization (ILO) and the International Co-operative Alliance (ICA), Co-operatives contribute to sustainable development and hold the potential to do much more: from creating employment and enhancing gender equality to providing clean energy and financial admittance to ensuring food security and extending social protection. Co-operatives are strongly committed to the communities they serve and they remain strong in times of crisis going by the experience of their demonstrated resilience in the wake of global recession in 2008.

In the wake of a series of failures, the Urban Co-operative Banks (URBAN COOPERATIVE BANKs) that are akin to the community savings and credit banks in the US have been subject to the rigours of the financial discipline. These URBAN COOPERATIVE BANKs undergoing the needed technological changes have joined the payment and settlement system.[xx]

Keywords: Finance, Banking, Co-operative, Digital, Bank Account Holder, Computerized

(1) Introduction:-

Digital transformation in finance is the reorganizing and reshaping of finance and accounting function using technology to recreate efficient operating systems and processes without replacing traditional systems.

While digitally-led financial transformation is essential for enterprises, many financial institutions remain in the throes of change due to various challenges.

For instance, many believe personalised customer experiences should be a priority for BFSI institutions and insurance providers. However, 41% of respondents in a survey said that inadequate means to integrate technology silos prevented banks from full data utilisation.

(2) Review Literature:-

Fintech and the Future of Finance Overview Paper By WORLD BANK GROUP concluded that the on-going transformation of finance represents a paradigm shift. It calls for new approaches to regulation and supervision, and heightened collaboration and co-operation with other public authorities across data protection, privacy, and competition. Financial sector and other public authorities will need to step up to this challenge to play a critical role in fostering sound fintech adoption and the development of responsible, open, and inclusive markets for digital finance. In this regard, several policy implications emerge:

- Foster beneficial innovation and competition, while managing the risks
- Be mindful of evolving policy tradeoffs as fintech adoption deepens
- Broaden monitoring horizons and re-assess regulatory perimeters as embedding of financial services blurs the boundaries of the financial sector
- Review regulatory, supervisory and oversight frameworks to ensure they remain fit for purpose and enable the authorities to foster a safe, efficient, and inclusive financial system.
- Anticipate market structure tendencies and proactively shape them to foster competition and contestability in the financial sector
- Modernize and open up financial infrastructures to enable competition and contestability.
- Ensure public money remains fit for the digital world amidst rapid advances in private money solutions.
- Pursue strong cross-border coordination and sharing of information and best practices, given the supranational nature of fintech.

(3) Objectives:-

- To analysis future of finance in Digital era
- To compare Digital trend and manual trend to deal with finance
- To analysis impact of digital era in co-operative sector banking system

(4) Data Analysis And Interpretations:-

(4.1) Digital transformation in finance: Challenges and benefits

Digital transformation in the finance sector is no longer a technology upgrade, but a core business strategy. Banking and finance have progressed from paperwork-laden processes to tip-of-your-finger mobile apps, delivering a positive impact on both revenue and customer experience. Digital trends have also drastically changed the financial services landscape, driving institutions to transform operations and providing new impetus to seamless digital services.

Besides industry trends, Bank Account Holder expect the best in terms of simplicity, choice, and 24x7 speedy service. About 21.8% of Bank Account Holder prefer and frequently use net banking and mobile apps — 10+ times in a month — for all their banking needs.

CFOs are beginning to realise that digital transformation cannot be a bandwagon effect; it's a unique need for each enterprise.

(4.1.1) Digital transformation challenges:-

•Legacy systems:

Shift from legacy to new technological infrastructure and digital expertise requires huge investments and transition costs.

•Security and compliance:

Unlike Fintech and other new financial players, banks and traditional FIs are subject to high security risks due to voluminous personal data and transaction records, which make it harder to execute changes while meeting compliance requirements.

•Bank Account Holders expectation on user experience (UX):

The purpose of digital transformation is to offer Bank Account Holder improved efficiency and consistent user experience across platforms. Traditional banks and enterprises find this hard to achieve because it requires extensive research, time, strategy, and marketing to offer the right choices to Bank Account Holder.

•Workplace culture and reskilling workforce:

Changes in workforce and workplace culture are significant as the talent model switches and focuses on data scientists and analysts, thereby mandating upskilling among employees. Efforts here require time, strategy, and clear objectives and communication.

•Competition:

Competition with Fintechs and new online finance players like Amazon, Google, or Facebook leaves banks out of the process as Bank Account Holder transact directly. However, banks are more secure and regulated, giving them the edge if they go digital.

While overcoming these challenges in initial stages demands considerable time and effort, digital transformation opens the gateway to stabilize and secure an enterprise's position in the market.

(4.1.2) Demands of Change:

Digital Finance in Co-operative Banks demand a huge change: change in the way they think, they practice and they adapt themselves to the new world of financial admittance. Some of the essentials that Basel Committee could impose are:

-Know-Your-Bank account holder: Identification issues have been resolved through low level of requirements for small transactions and KYC in India is linked also to "AADHAR" to ensure the security of electronic payments. In this way, risk is reflected in the identification requirement. This constitutes proper application of proportional regulation. However, the legality of the AADHAR as valid citizen identification for payments is still in Supreme Court.

-De-Risking: Several URBAN COOPERATIVE BANKs have been fined by the RBI where it noticed money laundering. The goals of financial admittance can be easily pursued through simple computer routines for small amounts of money and it is hoped that the Co-operatives and financial admittance accounts have less to worry on the risk front in this direction. However, during the course of demonetization, even commercial banks proved a high risk in that several small balance accounts were reportedly used for parking the unaccounted money. It called for lodging claims on the RBI by the Co-operative Banks that they should be trusted for acceptance and accounting for the demonetised currency during the designated period.

Interoperability and Interconnectivity should enable secured transactions through mobile phones regardless of the service provider. Seamless interconnectivity requires substantial institutional rearrangement and innovation and this involves cost and skill development in the Co-operative institutions. There may be many routes of getting there but choosing efficient and effective among the alternatives requires knowledge at the highest managerial levels.

(4.2) Investment for Computerization of Co-operatives:

Investment in computerization is the first step towards digitization of this sector.

RBI has allocated Rs.4/- lakhs per Co-operative Urban Bank (URBAN COOPERATIVE BANK) for Computerization and maintenance cost of Rs.15,000/- per month for a period of 3 years for post-implementation period. The Government of Gujarat in their Budget for the year 2017-18 have made a provision of Rs.1900 Crore towards Computerization of PACS, the bottom most tier of the Short-term Co-operative Credit Structure. The initiative offers a correction towards providing a level playing ground to the PACS in the era of technology driven players like Commercial Banks, RRBs and the postal banks, a recent entrant.

Bank account holders of all hues would like availability of banking services any time during the day. They want to open the account, deposit the money, pay the money to meet any of their needs anywhere, draw the money, take a loan, open a letter of credit, etc. They do not distinguish between the Co-operative and commercial bank when it comes to meeting their own needs. Hence, Co-operative institutions need to embrace technologies of superior order like the Artificial Intelligence, Predictive Analytics, etc., and put in place the needed discretions at different tiers. This requires capital of a huge order.

Though the organization may introduce appropriate strategies, it is the culture of the organization and governance that would require to be looked at in Co-operatives. Digital Transaction Management system (DTM) may enable paper transactions digital. Through the DTM, Co-operatives can improve the bottom lines through reduced costs; enhance the Bank account holder experience; and strengthen security and compliance through state-of-the art encryption practices, audit trails and security certifications. Bank account holders always need their data to be safe and secure. Can Co-operative institutions provide this confidence to their Bank account holders in the existing environment – legal, regulatory and governance while complying with the Basel III directed capital regulations?

Do all types of Co-operatives hold their accounts with the Co-operative Banks? Do all the directors of Co-operative institutions hold their deposits and the deposits of their kith and kin with the Co-operative Banks? Is there willing cooperation among the Co-operatives for strategic initiatives towards digitization? Can the Co-operative banks get out of the stigma of money laundering through proper KYC audits? The response to all these questions lies in instituting mechanisms for appropriate governance, risk and compliance mechanisms.

At the macro level, RBI Report on Trend & Progress of Banking in India, 2016-17 reveals that as of 31/03/2017, scheduled URBAN COOPERATIVE BANKs after consolidation of URBAN COOPERATIVE BANKs that commenced in 2004, number 53 of 1562. In the Co-operative Banking space, 33.3% constitute URBAN COOPERATIVE BANKs and the balance Rural Co-operatives. Maharashtra, Gujarat, Andhra Pradesh and Telangana occupy more than two-thirds of the geographical space. 156 URBAN COOPERATIVE BANKs having deposit portfolio of above Rs.5billion account for 9.9% of the total number of URBAN COOPERATIVE BANKs, only 90 URBAN COOPERATIVE BANKs have lent advances in that band accounting for just 5.9%. It is interesting to note that 124 URBAN COOPERATIVE BANKs holding deposit portfolio of less than Rs.1bn though constitute 7.8%, 289 of the URBAN COOPERATIVE BANKs lent advances below Rs.1 billion accounting for 41% of the total advances. 81.8% of non-scheduled URBAN COOPERATIVE BANKs held CRAR above 9% by March 2016 with four of the scheduled URBAN COOPERATIVE BANKs have negative capital adequacy ratio. Their NPA ratio is below that of scheduled commercial banks. The Report cautions that the rise in gross NPAs demands higher provisioning and therefore requires higher capital plus reserves from their Members. On a broad parameter of Financial Admittance, lending to weaker sections by the URBAN COOPERATIVE BANKs constitutes 26% of the ANBC as against the prescribed 9.9%. However, NPAs in this segment is a cause of concern.[xxi]

Although RBI Report seemingly held a confident note on the sector, it has excluded them from the acceptance and exchange of demonetized currency in the wake of NOTE BAN from November-2016 and required a Court Directive for their admittance. But do the URBAN COOPERATIVE BANKs and DCCBs see eye to eye? Do these institutions know what regulatory supports are required? If so, will they be able to abide by the requirements of such support system?

How much knowledge of banking and risk management the Registrar of Co-operatives or his team possesses to work in coordination with the RBI, the financial regulator to the same degree as SEBI and RBI have amongst them?

Several analysts, more particularly, Daniel identified a variety of burdens that supervisors may face while implementing the framework. The challenges of supervising new players using new technologies among the emerging economies and small nations are formidable. They are all the more challenging among the Co-operative banks operating with small capital base.

Then there is a compelling need for better Bank account holder empowerment. Recent report of the Consultative Group to Assist the Poor (CGAP, August-2017) of the World Bank has put it succinctly. "Businesses created around empowered Bank account holders and the power of digital technologies entered the financial services marketplace. Digital payments services, such as ApplePay and Venmo,and web-based investment advisers, like Betterment and Wealthfront, put choice and control in the hands of Bank account holders and make finance a seamless part of Bank account holders' lives. These types of financial services are readily available in the developed world, and increasingly, they are catering to elite and high-income Bank account holders in emerging markets around the world."[xxii]

"***Bank account holder empowerment is fundamentally about the Bank account holder's engagement and experience. It is about making people feel they can exercise choice, are treated with respect, and are listened to. It gives Bank account holders a sense of control***." In fact, the very principles of Co-operatives embed these aspects for all their members as a matter of right. Unfortunately, practices over the years turned the tables on them. We can and we will have to reverse the trends and force the governments to act swiftly in members' interests through legal and governance empowerment.

(5) Conclusions:-

•Enhanced customer experience: According to a survey, 76% of financial service executives believe customer experience is the top priority for digital transformation. Bank Account Holder today are tech savvy and expect brands to be ahead of them. Going digital can track, attract, and positively engage Bank Account Holder, while banks and FIs can offer and deliver consistent and personalized products and services.

•Easy data accessibility and management: Digital transformation efforts help in collecting, managing, and storing raw customer data that can be analysed to boost business intelligence and optimize growth.

•Improved operational efficiency and revenue generation: Deploying the right set of digital transformation tools streamlines operational processes by automating manual tasks and integrating data. Such initiatives help save time and costs, resulting in increased profits.

•Insight-driven decisions: AI-based analyses enable faster trade decisions in capital markets. Business decisions and strategies can be now be based on calculative insights with a more customer-centric product or a service.

•Process agility and operational productivity: Automation invariably increases process agility and productivity by eliminating human-induced errors. It improves precision in repetitive processes and can greatly improve operational efficiencies.

The challenges and benefits, together, call for nothing less than shifting paradigms in finance and accounting. CFOs must work with business transformation partners to digitally empower finance functions proactively.

Construction and Effectiveness of Puppetry Based Learning Programme on Achievement in Accountancy

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ABSTRACT

Our country has introduced New Education Policy (NEP 2020) after a long duration of 34 years. The NEP 2020 advocates a teacher's role in new edge India beyond the teaching. He has to carry out the part of being a mentor, counselor, parent and a role model too. NEP 2020 also advocates learning by doing and learning having experimental tasks. To make learning experimental and applied, the researcher has constructed a 'Puppetry Based Learning Programme' on Accountancy of standard 11th for a single unit namely: 'Dual Effects of Transactions and Types of Accounts', to study its effectiveness, compare to the 'Conventional Method of Teaching' on achievements in the Accountancy subject.

The population of the sample were 27 Grant – In – Aid, Gujarati Medium Higher Secondary Schools of the Rajkot Tehsil. Two higher secondary school were selected purposively, from which one class was selected randomly from both the schools, containing 40 students in it. Groups were formed equal, considering student's PR of SSC Board Exams. One group was treated as the 'Controlled Group,' where the another group was treated as an 'Experimental Group.' The Controlled group was taught by the 'Conventional Method of Teaching,' where as an Experimental Group was taught by the 'Puppetry Based Learning Programme.' The data was analyzed using t – score, which was 11.22 It rejects the null hypothesis and show that, the 'Puppetry Based Learning Programme' is very effective compare to the Conventional Method of Teaching.

Key Words:

Puppetry Based Learning Programme, Conventional Method of Teaching

1. Introduction:

Our country has introduced New Education Policy (NEP 2020) after a long duration of 34 years. The NEP 2020 advocates a teacher's role in new edge India beyond the teaching. He has to carry out the part of being a mentor, counselor, parent and a role model too. NEP 2020 also advocates learning by doing and learning having experimental tasks. To make learning experimental and applied, the researcher has constructed a 'Puppetry Based Learning Programme' on Accountancy of standard 11th for a single unit namely: 'Dual Effects of Transactions and Types of Accounts', to study its effectiveness, compare to the 'Conventional Method of Teaching' on achievements in the Accountancy subject.

2. Objectives of the Study:

I. To construct the 'Puppetry Based Learning Programme' for a unit namely: 'Dual Effects of Transaction and Types of Accounts' of the Accountancy subject of standard 11th

II. To study the effectiveness of 'Puppetry Based Learning Programme' compare to the 'Conventional Method of Teaching' on the 'Academic Achievements' of the students in the Accountancy subject of standard 11th for a unit: 'Dual Effects of Transactions and Types of Accounts.'

3. Operational Definition:

- **Puppetry Based Learning Programme :**

Puppetry Based Learning Programme is a dramatic performance performed with puppets with the dialogue or music provided by a puppeteer to engage students in a concern academic topic in an entertaining and joyful way.

- **Effectiveness:**

This is such approach for the teaching of concepts in which the students develop inductive reasoning and achieves pre - decided objectives or goals having thought positive and negative attributes of examples.

- **Accountancy:**

Accountancy is on the subjects, taught as a core subject of the Commerce stream, which deals with recording, classifying, and reporting on the business transactions for a business. It provides feedback and guide management regarding the financial results and status of an organization.

- **Conventional Method of Teaching:**

Conventional method is known as the traditional method of teaching, where the teacher teaches through verbal skills. The content of the syllabus is explained using majorly the black board only.

- **Experimental Group:**

The group of students, which was taught by the Puppetry Based Learning Programme is defined as an Experimental Group.

- **Controlled Group:**

The group of students, which was taught by the Traditional or Conventional Method of Teaching is defined as the Controlled Group.

- **Academic Achievements:**

The marks attained by the students on the teacher made test on a unit: Dual Effects of Transactions and Types of Accounts of Accountancy subject of standard 11^{th}

4. Hypothesis of Research:

- **Research Hypothesis:**

The academic achievements of the student, taught by the Puppetry Based Learning Programme will be different from the academic achievements of the student taught by the Conventional Method of Teaching.

- **Null Hypothesis:**

There will be no significant difference between the mean scores of the academic achievements of the students receiving instructions through Puppetry Based Learning Programme and Conventional Method of Teaching.

5. Variable of the Research:

- **Independent Variable:**

Method of teaching (1) Puppetry Based Learning Programme (2) Teaching through the Conventional Method of Teaching.

- **Dependent Variable:**

In current research academic achievements of the students is defined as the dependent variable.

- **Controlled Variable:**

In current research controlled variables were; (1) Area of School (2) Medium of Instructions (3) Standard and (4) Unit (5) Subject

- **Core Variable:**

In this study core variable were, (1) Individual differences, (2) Inter personal differences.

6. Method of Research:

In this research study experimental research method was applied.

7. Research Tool:

In this study the data was collected by the teacher made test. It was of 35 marks only.

8. Population of the Sample:

The population of the sample were 27 Grant – In – Aid, Gujarati Medium Higher Secondary School of the Rajkot Tehsil

9. Sample of the Research:

Two higher secondary school, namely: Maa Sharda Vidyalaya and Fieldmarshal Highschool of rural area of the Rajkot tehsil was selected purposively. One – one class was selected from both the schools randomly, which had 40 students in it. Groups were formed equal, considering student's PR (Percentile Rank) of SSC Board Exams. One Group was treated as the 'Control Group,' where as the another group was treated as an 'Experimental Group.' The 'Control Group' was taught by the 'Conventional Method of Teaching' where as the 'Experimental Group' was taught by Puppetry Based Learning Programme.

10. Data Analysis and Interpretation:

The data was analyzed using t – score, which was 11.22 It rejects the null hypothesis.

11. Result and Conclusion of the study:

Result of experiments and Revision of the experiments are as per the following table

Result of experiments

Group	Number	Mean	SD	t-value
Experimental	40	22.05	8.35	11.22
Controlled	40	16.26	7.75	

t- value is 11.22 which is greater than 1.96, which rejects the null hypothesis. So there is the significant difference at 0.01 and 0.05 level.

Result of Revision

Group	Number	Mean	SD	t-value
Experimental	40	16.28	7.44	8.61
Controlled	40	14.22	6.75	

t- value of revision work was 8.61which is greater than 1.96, which rejects the null hypothesis. So there is the significant difference at 0.01 and 0.05 level.

So it can be concluded that the Puppetry Based Learning Programme is very effective than the Conventional Method of Teaching.

12. Result and Conclusion of the study:

It can be concluded that the Puppetry Based Learning Programme is very effective than the Conventional Method of Teaching.

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HUMAN RESOURCE AS AN ASSET

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ABSTRACT

The human beings co-ordinate the machines, men and money to the optimum advantage of the organization. Computer s with sophisticated technology may challenge the human resources with massive substitution of human resources in doing the work, but even such computers ought to be installed and operated in the right perspective to get the desired benefits only by the human resources. Human beings constitute an important asset for organizational success. Without human resources, the physical and financial resources can't be operationally effective. he investment in such human resource variables and the calculation of the rate of return on human resources is vital. When large amount of investment is made on human resource building, by not capitalizing such expenditure, the profits of the organization are understated during such build up periods and profit.

INTRODACTION :

Human resources comprise one of the most valuable assets and it is a better source of capital and can give continuity to any organization. The human beings co-ordinate the machines, men and money to the optimum advantage of the organization. Computer s with sophisticated technology may challenge the human resources with massive substitution of human resources in doing the work, but even such computers ought to be installed and operated in the right perspective to get the desired benefits only by the human resources. It may even substitute the labour of thousands of employees. But when the operator of that computer is not equipped with the proper caliber and knowledge to operate it in the right way, then the work of thousands of workers get spoiled and thus, human resource ultimately outweighs computer.

Accounting for such human resources is very vital for the organization to find out the inventory at the current level and to increase or decrease it as needed according to the prevailing atmosphere of the organization. Controversy among the accountants continues as to whether the human resources of an organization can be considered as an asset and treated accordingly in the accounting system in vogue. To consider something as an asset, it should have legally enforceable claim and to be owned by the entity with an objective to derive service from it in future. There is a very strong case for assetisation of human resources; the major-premise being that they are valuable resources to an organization. Investments in such asset will help corporate decision makers.

INVESTMENT APPROACH TO HUMAN RESOURCES :

Since human resources are considered as asset, any expenditure in the acquisition and accumulation of human resources will be treated as an investment. Historical cost of human resources represents sacrifice that will have to be incurred today to acquire and develop people. Historical Cost of Human Resources The elements comprising historical human costs at three levels of classification:

- Natural cost classification which refer s to the primary objects of expenditures such as salaries, advertising, agency fees etc.
- Costs of specific personnel management functions such as recruitment, selection and training.
- Costs of the basic human resource management functions involved in historical cost of human resources - acquisition and development cost.

➢ **CATEGORIES OF HISTORICAL COST**

Historical cost of human resources is the investment in human resources which has expense and asset components. Various cost items representing human resource investment subsystem can be categorized under four groups of input variables as under:

(l) Acquisition Cost

- (2) Development cost
- (3) Welfare Cost
- (4) Other Costs

<u>RATE OF RETURN ON HUMAN RESOURCES :</u>

Human beings constitute an important asset for organizational success. Without human resources, the physical and financial resources can't be operationally effective. he investment in such human resource variables and the calculation of the rate of return on human resources is vital. When large amount of investment is made on human resource building, by not capitalizing such expenditure, the profits of the organization are understated during such build up periods and profit. Rate of return can be used as a very good performance measure, the index of which can be calculated as follows.

➢ Conventional profit + Changes in human resources

➢ Conventional assets + Human assets

<u>PARAMETERS FOR CALCULATING RETURN ON INVESTMENT IN HUMAN RESOURCES:</u>

The rate of return can be calculated on the basis of the following premises:

a) Measurement of return on organization building.

b) Measurement of return on organizational utilization.

MEASUREMENT OF RETURN ON ORGANIZATION BUILDING:

In order to calculate return on investment, the changes in human resources must be calculated and recorded. To find out the changes in human resources, the total investment in human resources must be calculated.

Measurement of Human resources Investment

Individual and group of individuals

↓

Measurement of Human resources Investment

↓

Recruitment, Training, Experience building

↓

Measurement of Return on Organization building.

When such investment is made it is both for the purpose of organization building and organization utilization. In regard to human resources investment for building the organization, the recruiting and training costs of an individual and group of individuals must be calculated. Also the orientation cost of building the personnel must be taken into account while making such calculations.

MEASUREMENT OF RETURN ON ORGANIZATION UTILIZATION:

For this purpose, the measurement of benefits obtained through utilization of human resources must be done. Along with it, nonetheless, the fulfillment of objectives by the utilization of human resources must also be taken into account for the measurement of utilization.

Measurement of benefits, objectives fulfillment

↓

Identified objectives using expanded and conventional

↓

Measurement of return on organizational utilization

The clubbed result of measurement of organization building and of human resources will provide return on Investment Measurement of return on organization building +

Measurement of return on organizational utilization = Return on Investment

<u>HR COST ANALYSIS :</u>

HR cost analysis is the study of behavior of cost in relation to one or more HR criteria. Controlling manpower costs has now become important for organizations, particularly when we are required to look within for cost savings to sustain organizational growth and profitability. To enforce control on HR costs, it is essential to develop a checklist at the outset. This requires grouping of activities under different cost heads and then Identifying the individual cost elements under each head. By developing an HR costs spreadsheet, we can understand the magnitude of HR costs in an organisation. Element-wise cost trend over the years facilitates regular monitoring and operational control. At the macro-level, net value added per employee is an indicator of cost efficiency.

RECRUITMENT COST

Recruitment cost is also another major cost head for HR. Right from developing job specifications to describing job requirements, it includes costs of recruitment, promotion (through advertising) , head hunting, evaluation, interviewing, induction and orientation. A well defined job specification minimizes the search for the right fit and consequent costs. If recruitment plans are to meet short-tern-requirements, it may be better to outsource than go in for direct recruitment: There are many specialized manpower agencies, which make people with required skill sets available on contractual terms. Similarly, internal hiring also needs to be explored vis-d- vis external hiring.

TRAINING COSTS

Human Capital has already be discussed in earlier chapter on 'Skills and multi-skilling'. In fact this 9-step model considers all aspects of training cost and its benefits. To be more specific, training costs include, cost for induction period, cost of remuneration for the trainee and trainer, cost of travel for the trainee and the trainer , if any, cost of training materials, imputed cost of machines and equipments, used during the training, cost for development of training modules, cost of training evaluation, cost of material wastage during training, if any, cost of production loss for the trainee and the trainer (if he is within the organization, for in-house training) , etc.

To accurately ascertain cost of training, it is necessary to develop a checklist or a worksheet, delineating all direct and indirect costs of training. There are various methods of training delivery, which we have discussed in chapter on 'Training and Development'. Relative benefits and costs of each such method also need to be weighed to understand the most cost-efficient system.

RELOCATION COSTS

Many organizations have their policies on periodic relocation of employees as part of their restructuring exercise. This is more appropriate for those who have their units in multiple locations. Such decisions from organizational point of view, involve cost related to disturbance allowance, cost of possible litigation, cost of housing, cost of travel, etc. Many departmental undertakings and public sector units thoughtlessly relocate their employees adding costs to the exchequer . For example, in one of the published reports, it was evident that Indian ordnance Factories spent in one year Rs. 40 crore for relocation of their employees. Hence relocation decisions must be cost effective or else this will defeat the purpose, straining organizational viability.

SEPARATION COSTS

Relocation also induces separation. There may be other reasons for separation, which may be either for organizational initiative or for individual employees reasons. Since separation requires replacement, immediate cost -effect is on loss of production. Other costs of separation are redundancy benefits, ex- gratia payments (if any), etc. Since separation follows immediate liquidation of fringe benefits, savings of the organization on this course also need to be considered to compute the actual costs. Indian organizations have now replicated global practices, to go for large-scale redundancy. Offering VRS in PSU banks to 99,425 employed at a cost of Rs. 10,073 crore is an example. While this may prove to be effective for obvious reasons of savings on manpower (redundant) cost, it may also have the ill effect of skill mismatch (particularly business skills) with new recruits, which will further add to the cost of separation.

SUPPORT COSTS

Some of the employee support services are statutory, while others are offered voluntarily by the organizations. For computing support costs, therefore, it is necessary to distribute these under two different heads and then study their impact. Medical welfare, canteens, safety, security, insurance (medi-claim, etc.), death benefits, parking space costs, etc. are some of the statutory costs for employee support services. While house journal, club membership, music at workplace, long service awards, suggestion schemes, library services, holiday homes, etc., are examples of voluntary support services for employees. Since, employee support services have direct effect on employee motivation, cost curtailment decisions must have reference to this aspect.

PERSONAL OVERHEAD COSTS

Personnel overhead costs spread over personnel record keeping, costs for maintaining Human Resources Information Systems (HRIS) , cost of personnel decisions and overall costs for maintaining personnel department (salary of the people working in this department). Outsourcing personnel services to a great extent can reduce such cost burden. However, its relative merits and demer its need to be studied. To enforce control over human resource costs, it is necessary to develop worksheets on each cost element, duly grouping these under different cost heads. Decisions on cost control need to be weighed in terms of lost opportunity for employee motivation and consequent loss of productivity. To understand the trend of HR costs, ratio analysis can be done from the data collected from the spreadsheet.

6. CONCLUSION:

Future Performance The human resources cost will increase when custodial and supportive model of organizational systems are in vogue. The consequent result will be increased work performance and productivity.When productivity increases it will reduce ultimate cost of production. Into to, the concepts of increased cost and cost reduction are changing frequently in regard to the cost incurred on human resources. The future performance of the human resources depends upon the organizational climate. In autocratic model, of course, the employer can reduce cost by suppressing the human resources. But such cost reduction is a temporary one. In concluding remarks, the human resources, could be stated as a variable factor which causes both increase in cost and cost reduction which are the factors dominantly affecting the future performance of the human resource structure of the organization.

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Enhancing the Indian Railways Catering and Tourism Corporation (IRCTC): A Comprehensive Analysis and Future Directions

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Abstract

The Indian Railways Catering and Tourism Corporation (IRCTC) plays a crucial role in providing catering, ticketing, and tourism services to millions of passengers traveling on the Indian Railways network. This research paper aims to comprehensively analyze the IRCTC, examining its operations, challenges, and potential areas for improvement. The study incorporates a detailed review of existing literature and data analysis to gain insights into the functioning of IRCTC. Additionally, the paper proposes recommendations and future directions for enhancing the efficiency, performance, and profitability of IRCTC.

Key Words: *IRCTC, Indian Railways, Travel and Tourism, Rail Neer*

Introduction

The Indian Railways Catering and Tourism Corporation (IRCTC) is a public sector undertaking under the Ministry of Railways. It was established in 1996 with the objective of upgrading, modernizing, and professionalizing catering services, managing hospitality services at railway stations, and promoting international and domestic tourism in India. IRCTC has made significant progress in achieving its objectives. It has expanded its catering services to cover all trains operated by the Indian Railways. It has also launched a number of innovative initiatives, such as e-catering, Rail Neer packaged drinking water, and IRCTC Tourism. This study will provide a comprehensive analysis of IRCTC's performance and identify areas for improvement. The study will also discuss future directions for IRCTC, such as the development of new products and services, the expansion of its international operations, and the use of technology to improve its operations. The study is expected to be of interest to a wide range of stakeholders, including IRCTC management, government officials, and the general public. The study will provide insights into how IRCTC can improve its performance and contribute to the growth of the Indian economy.

Review of the Literature

Ghosh, D., & Ghosh, A. (2018) this article discusses the challenges and opportunities faced by IRCTC in its catering and tourism operations. It explores issues related to infrastructure, technology, customer service, and market competition. The study provides a comprehensive overview of the organizational landscape and suggests potential strategies for enhancing IRCTC's performance and meeting customer expectations.

Bhattacharya, S., & Chakraborty, A. (2019) this study examines customer perception and satisfaction regarding catering services provided by IRCTC in the Indian Railways. The research identifies key factors influencing customer satisfaction and provides insights into areas that require improvement. It contributes to understanding the customer perspective and provides a foundation for enhancing IRCTC's catering services.

Dash, D., & Mishra, M. K. (2020) this comparative study analyzes the service quality of catering services in AC and non-AC trains operated by Indian Railways. The research assesses factors such as food quality, hygiene, staff behavior, and overall satisfaction levels. The findings offer insights into the strengths and weaknesses of IRCTC's catering services, highlighting areas for improvement and future directions.

Yadav, S., & Bhattacharya, S. (2020) this article examines the role of technology in enhancing the performance of IRCTC's catering and tourism services. It explores the adoption of online booking systems, mobile applications, and other technological innovations. The study highlights the potential benefits of technology implementation and suggests strategies for leveraging technology to improve service efficiency and customer experience.

Kumar, A., & Suman, N. (2021) this research focuses on analyzing the efficiency and profitability of IRCTC's catering services from a financial perspective. The study examines revenue generation, cost management, and profitability ratios to assess the financial performance of the organization. The findings contribute to understanding the financial aspects of IRCTC's operations and provide insights for future enhancements.

Objectives of the Study

- Identify the current strengths and weaknesses of IRCTC's catering and tourism services.
- Evaluate the efficiency and effectiveness of IRCTC's operations.
- To know how IRCTC's products and services performed
- Identify potential areas of improvement and future directions for IRCTC

Research Methodology

Data Collection

This research study is based on secondary method. Data has been collected from research papers, annual reports of IRCTC, annual reports of Indian railway and newspapers etc.

Period of the Study

This study covers the period of five year from March 2019 to March 2023 taken of the study.

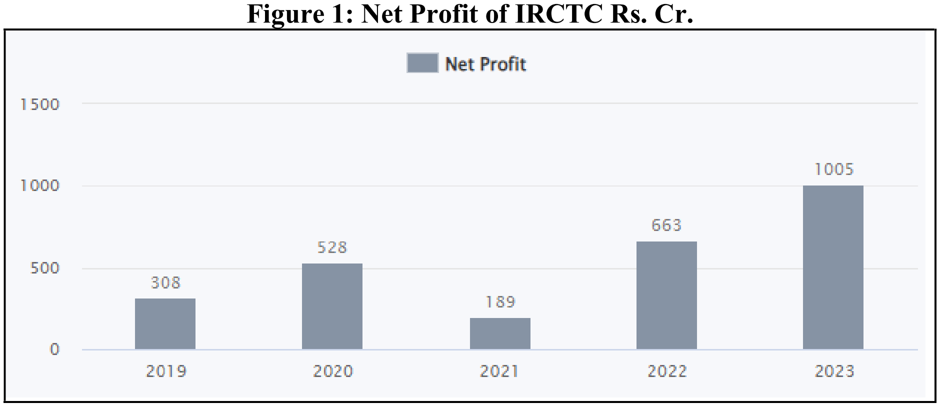
Research Design

The following parameters are covered in the research design:

- Margin Ratios: Gross Profit Margin, Operating Margin, Net Profit Margin
- Liquidity Ratios: Current Ratio, Quick Ratio
- Return Ratios: Return on Networth / Equity, Return On Capital Employed, Return On Assets

Data Interpretation

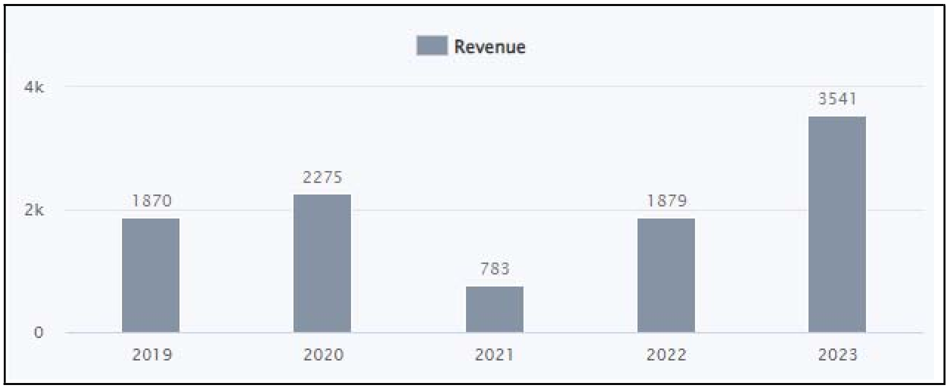
Figure 1: Net Profit of IRCTC Rs. Cr.



(Source: https://www.moneycontrol.com)

The net profit of IRCTC has been on a roller coaster ride over the past few years. In 2019, the net profit was Rs. 308 crore. This was followed by a sharp increase in net profit to Rs. 528 crore in 2020. However, the net profit fell sharply to Rs. 189 crore in 2021. The net profit rebounded in 2022 to Rs. 663 crore and then again in 2023 to Rs. 1005 crore. There are a number of factors that could explain the fluctuations in net profit. The COVID-19 pandemic had a significant impact on the travel and tourism industry in 2020 and 2021. This led to a decline in passenger traffic and revenue for IRCTC. However, the travel and tourism industry has rebounded in 2022 and 2023, which has led to an increase in net profit for IRCTC. Overall, the net profit of IRCTC has been on a volatile trajectory over the past few years. However, the company is well-positioned for future growth, and the net profit is expected to continue to increase in the coming years.

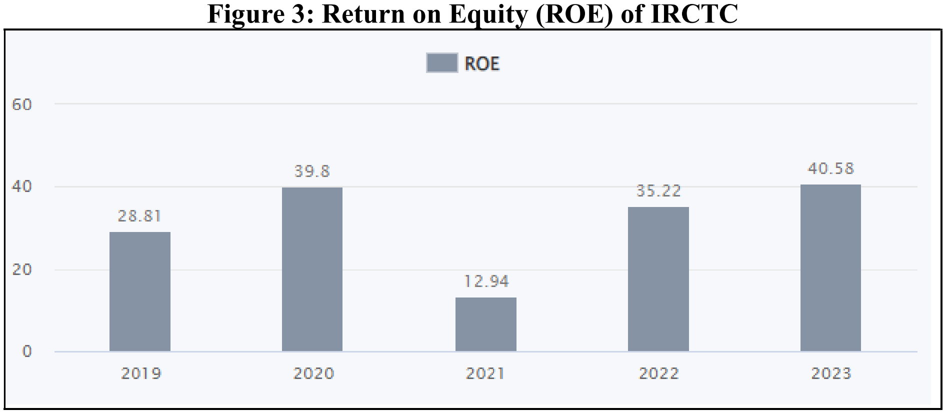
Figure 2: Revenue of IRCTC in Rs. Cr.



(Source: https://www.moneycontrol.com)

The revenue of IRCTC has fluctuated significantly over the past few years. In 2019, the revenue was □1870 crore. This increased to □2275 crore in 2020. However, the revenue fell sharply to □783 crore in 2021 due to the COVID-19 pandemic. The revenue recovered to □1879 crore in 2022 and then grew significantly to □3541 crore in 2023. There are a number of factors that can explain the fluctuations in IRCTC's revenue. The COVID-19 pandemic had a significant impact on the travel and tourism industry, which led to a decline in demand for IRCTC's services. However, the revenue recovered in 2022 and 2023 as the pandemic eased and people started traveling again. Overall, the revenue of IRCTC has been on an upward trend over the past few years. However, there have been some fluctuations due to factors such as the COVID-19 pandemic and government policies.

Figure 3: Return on Equity (ROE) of IRCTC



(Source: https://www.moneycontrol.com)

In 2019, IRCTC had a Return on Equity (ROE) of 20.81%. This indicates that for every unit of equity invested by shareholders, the company generated a profit of 20.81%. This level of ROE suggests that IRCTC was able to generate favorable returns for its shareholders during that year.

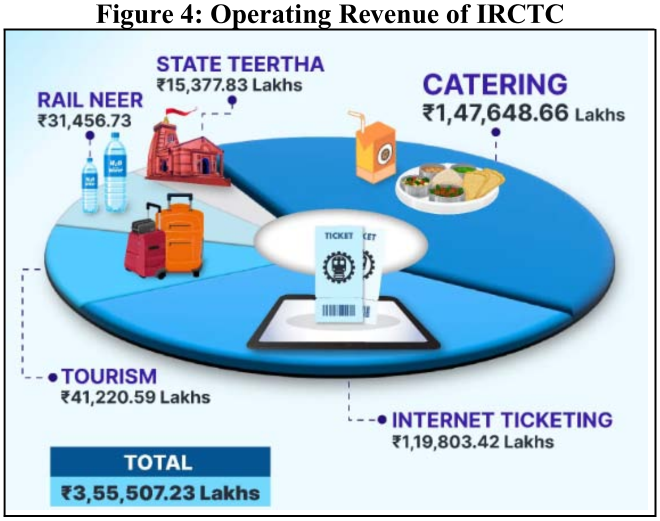
The ROE of IRCTC increased significantly to 39.8% in 2020. This substantial improvement implies that IRCTC's profitability and efficiency in utilizing shareholders' equity increased during this period. It indicates that the company was able to generate higher profits relative to the equity invested by shareholders.

The ROE dropped to 12.94% in 2021. This decrease suggests a decline in profitability and efficiency compared to the previous year. A lower ROE may indicate challenges in generating sufficient profits for shareholders in relation to the equity invested. It is essential to further investigate the reasons behind this decline to identify potential areas for improvement.

The ROE rebounded to 35.22% in 2022. This indicates an improvement in profitability and efficiency compared to the previous year. IRCTC was able to generate higher returns for shareholders relative to their equity investment, signaling positive financial performance.

In 2023, the ROE further increased to 40.58%. This represents a continued upward trend in profitability and efficiency. IRCTC's ability to generate substantial returns for shareholders indicates a strong financial performance during this period.

Figure 4: Operating Revenue of IRCTC



(Source: https://www.trinkerr.com)

Catering is the largest source of operating revenue for IRCTC, accounting for 41.53% of total operating revenue in March 2023. The IRCTC Catering segment generated operating revenue of 1,47,648.66 lakhs. This is because IRCTC provides catering services to passengers on all Indian Railways trains.

Internet ticketing is the second largest source of operating revenue for IRCTC, accounting for 33.70% of total operating revenue in March 2023. The Internet Ticketing segment generated operating revenue of 1,19,803.42 lakhs. This is because IRCTC is the sole authorized agency for online ticketing of Indian Railways tickets.

Tourism is the third largest source of operating revenue for IRCTC, accounting for 11.59% of total operating revenue in March 2023. The Tourism segment generated operating revenue of 41,220.59 lakhs. This is because IRCTC offers a variety of tourism packages, including rail tours, holiday packages, and adventure trips.

Rail Neer is a packaged drinking water brand that is sold on Indian Railways trains. The Rail Neer segment generated operating revenue of 31,456.73 lakhs. It is the fourth largest source of operating revenue for IRCTC, accounting for 8.85% of total operating revenue in March 2023.

State Teertha is a program that provides financial assistance to pilgrims who travel to religious places in India. The State Teertha segment generated operating revenue of 15,377.83 lakhs. It is the fifth largest source of operating revenue for IRCTC, accounting for 4.33% of total operating revenue in March 2023.

Ratio Analysis for IRCTC

Table 1: Margin Ratios of IRTCT

Margin Ratios	Mar 2023	Mar 2022	Mar 2021	Mar 2020	Mar 2019
Gross Profit Margin (%)	39.43	50.66	35.23	34.78	25.24
Operating Margin (%)	37.91	48.12	29.32	33.02	23.71
Net Profit Margin (%)	28.40	35.31	24.25	23.22	16.50

The margin ratios provided for IRCTC (Indian Railways Catering and Tourism Corporation) represent different aspects of the company's profitability and efficiency over the years.

In March 2023, the gross profit margin was 39.43%, which indicates that IRCTC retained approximately 39.43% of its revenue as gross profit. Comparing it to previous years, there was a decrease from 50.66% in March 2022 to 39.43% in March 2023. This suggests a decline in profitability or an increase in direct costs relative to revenue.

In March 2023, the operating margin was 37.91%, indicating that IRCTC generated a profit of approximately 37.91% for every rupee of revenue after accounting for both direct costs and operating expenses. There was a decline from 48.12% in March 2022 to 37.91% in March 2023, suggesting a potential decrease in operational efficiency or an increase in operating expenses.

In March 2023, the net profit margin was 28.40%, indicating that IRCTC retained approximately 28.40% of its revenue as net profit after deducting all costs. Comparing it to previous years, there was a decline from 35.31% in March 2022 to 28.40% in March 2023, suggesting a potential decrease in overall profitability or an increase in interest or tax expenses.

Table 2: ANOVA of Margin Ratios

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	850.1522	4	212.5381	5.471867	0.013443	3.47805

Within Groups	388.4196	10	38.84196			
Total	1238.572	14				

Hypothesis

H_0: There is a significant deference between margin ratios of IRCTC

H_1: There is a not significant deference between margin ratios of IRCTC

Result: Null Hypothesis(H_0) is Rejected

The data table you provided is an ANOVA table, which is used to analyze the variance of a set of data. The F-statistic for the between groups source of variation is 5.471867. This is greater than the F critical value of 3.47805, so we can conclude that the variance between groups is significantly different from the variance within groups. The p-value for the between groups source of variation is 0.013443. This is less than the alpha level of 0.05, so we can conclude that the difference in variance is statistically significant. We can reject the null hypothesis and conclude that there is a statistically significant difference between the margin ratios of the three ratios groups.

Table 3: Liquidity Ratios of IRTCT

Liquidity Ratios	Mar 2023	Mar 2022	Mar 2021	Mar 2020	Mar 2019
Current Ratio (X)	1.82	1.87	1.77	1.60	1.55
Quick Ratio (X)	1.82	1.86	1.77	1.59	1.55

The current ratio is 1.82, which means that IRCTC has 1.82 times more current assets than current liabilities. This indicates a relatively healthy liquidity position and suggests that the company has enough short-term assets to meet its short-term obligations. The current ratio has been relatively stable, ranging from 1.55 to 1.87 over the past five years. This indicates a consistent liquidity position for IRCTC.

The quick ratio is also 1.82, indicating that IRCTC has sufficient quick assets to cover its current liabilities. This suggests a strong ability to meet short-term obligations without relying heavily on inventory sales. Similar to the current ratio, the quick ratio has remained relatively consistent over the past five years, ranging from 1.55 to 1.86. This indicates a stable liquidity position for IRCTC.

Table 4: ANOVA of Liquidity Ratios

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	0.1561	4	0.039025	1951.25	3.63E-08	5.192168
Within Groups	0.0001	5	0.00002			
Total	0.1562	9				

Hypothesis

H_0: There is a significant deference between liquidity ratios of IRCTC

H_1: There is a not significant deference between liquidity ratios of IRCTC

Result: Null Hypothesis(H_0) is Accepted

The ANOVA table you provided shows the results of an analysis of variance (ANOVA) test for liquidity ratios. The p-value is less than the significance level of 0.05, so we can conclude that there is a statistically significant difference between the means of the groups. In other words, the liquidity ratios of the different groups are not equal. The F crit value is 5.192167773. The F statistic is greater than the F crit value, so we can also conclude that the difference between the means is large enough to be considered significant. the ANOVA test results show that there is a statistically significant difference between the liquidity ratios of the different groups. This difference is large enough to be considered significant, and the variability within the groups is low. Therefore, we can conclude that the difference between the means is not due to random chance.

Table 5: Return Ratios of IRCTC

Return Ratios	Mar 2023	Mar 2022	Mar 2021	Mar 2020	Mar 2019
Return on Networth / Equity (%)	40.58	35.22	12.94	39.80	28.81
ROCE (%)	49.78	44.07	14.10	51.34	38.98
Return On Assets (%)	19.76	17.29	5.99	16.26	11.89

The return ratios of IRCTC have been steadily increasing over the past few years. In March 2023, the return on networth / equity was 40.58%, the ROCE was 49.78%, and the return on assets was 19.76%. These are all very high levels of profitability, and they indicate that IRCTC is a very successful company. However, it is important to note that the return ratios can fluctuate from year to year. For example, the return on assets in March 2020 was significantly lower than in the other years. This was likely due to the COVID-19 pandemic, which had a negative impact on the travel and tourism industry. Overall, the return ratios of IRCTC suggest a positive financial performance, with increasing profitability and efficient utilization of both equity and capital. These ratios indicate the company's ability to generate returns for its shareholders and efficiently utilize its assets and capital to generate profits.

Table 6: ANOVA of Return Ratios

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1331.8	4	332.9499	1.75446	0.214521	3.47805
Within Groups	1897.734	10	189.7734			

Total	3229.534	14				

Hypothesis

H_0: There is a significant deference between return ratios of IRCTC

H_1: There is a not significant deference between return ratios of IRCTC

Result: Null Hypothesis(H_0) is Rejected

The ANOVA table you provided shows the results of an analysis of variance (ANOVA) test for return ratios. The p-value for the between groups variation is 0.214520902. This p-value is greater than the alpha level of 0.05, so we cannot reject the null hypothesis that the mean return ratios for the different groups are equal. This means that there is not enough evidence to conclude that the different groups of return ratios have different mean values. The F-statistic for the between groups variation is 1.754460416. This F-statistic is less than the critical value of F, so we cannot reject the null hypothesis. Therefore, we can conclude that there is not enough evidence to conclude that the different groups of return ratios have different mean values.

Finding of the Study

It has become a 'One Stop Solution' in the travel industry, offering a range of services, including online ticketing, tour packages, packaged drinking water, and catering.

The company's strong leadership and expert management team offer strength to deliver strong financial results and constant growth, year after year.

If the government decides to privatize the business owned and operated by IRCTC, it can drastically affect its business due to increased competition by private players.

Suggestions

IRCTC could improve its online ticketing system: The IRCTC's online ticketing platform may be improved. The existing method is often slow and unreliable, and it may be challenging to purchase tickets during periods of high travel demand. IRCTC may enhance the system by putting money into new technologies and adding more servers.

IRCTC could improve its catering services: The food aboard trains is often of variable quality, and the menu is not always enticing to travellers. IRCTC's catering services might be enhanced by recruiting better chefs and providing a larger range of food selections.

IRCTC could expand its tourism services: The few tourism packages that IRCTC now provides are sometimes well-received by visitors. By providing more unique and inventive packages, IRCTC might increase the scope of its tourist offerings.

IRCTC could focus on international markets: The travel and tourism industry in India is expanding quickly, but the global market is far bigger. IRCTC might concentrate on global markets by creating new goods and services that attract travellers from other countries.

Future Directions for IRCTC

- IRCTC could expand its online ticketing services to include more train routes and more types of tickets. It could also develop new features for its online ticketing platform, such as a real-time seat availability tracker and a mobile app.
- IRCTC could develop new tourism products, such as rail tours, holiday packages, and adventure trips. It could also partner with other tourism providers to offer a wider range of products and services.
- IRCTC could focus on improving customer satisfaction by providing better customer service, resolving customer complaints more quickly, and making its website and mobile app more user-friendly.
- IRCTC could become more environmentally friendly by reducing its carbon footprint, using more sustainable practices in its catering and tourism operations, and promoting eco-friendly travel options.
- IRCTC could work with other stakeholders, such as the Indian Railways, tourism boards, and travel agents, to develop new products and services and promote rail travel in India.
- IRCTC could expand its international operations by providing catering, tourism, and online ticketing services to other railways around the world. It could also partner with other railway operators to offer joint services.
- IRCTC could invest in new technologies, such as artificial intelligence, big data, and blockchain, to improve its efficiency and customer service. It could also use these technologies to develop new products and services.

Limitations of the Study

- The study is based on secondary data, which means that it is limited by the quality and availability of the data.
- The study focuses on the Indian context, so the findings may not be generalizable to other countries or regions.

- The study does not consider the potential for new technologies to disrupt the railway catering and tourism industry.
- The study could not consider the impact of different government policies on IRCTC
- The study does not consider the views of all stakeholders, such as passengers, employees, and government officials.

Conclusions

IRCTC has shown improvements in profitability and efficiency over the analyzed period, as evidenced by the increasing return ratios such as return on networth/equity, return on capital employed (ROCE), and return on assets (ROA). These trends indicate the company's effective utilization of resources and its ability to generate profits. The challenges faced by IRCTC include capacity constraints, technology infrastructure issues, customer complaints, security concerns, and competition from private players. Addressing these challenges will be vital for the sustainable growth and success of IRCTC. Implementing the recommendations and future directions outlined in this research paper, IRCTC can enhance its operational efficiency, customer experience, and profitability. This comprehensive analysis provides valuable insights to policymakers, railway authorities, and IRCTC management in their efforts to improve and transform IRCTC into a world-class catering and tourism corporation.

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GANDHI AND PATEL ARCHITECTS OF INDIAN POLITICS: A STUDY OF UNANIMITY IN THE LETTERS OF MAHATMA GANDHI TO SARDAR PATEL

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Abstract

Politics relate the governance of the people or the country it is the science of influencing the governmental policies and it has no certain period of time in which it was initiated. Gandhi and Patel are the pioneer leaders of the independent India. Before 1947 India was under the dominance of British Politics. Many leaders and freedom fighters fight for the freedom of India from British rule, Gandhi and Sardar Patel were two of them. So, the correspondence between M. K. Gandhi and Sardar V. Patel comes up with the deep and knotty political relationship of them. Mahatma Gandhi who makes India free from Britisher while Sardar Patel Unified or united the whole nation. Sardar was true follower of Gandhi; they differ from their strategic issues and launch of Bardoli and Salt Satyagraha. The contribution of leader and freedom fighters in India is significant to understand the policy, politics and their strategies. Today the Politics in India is become major problem that's why the study of Indian Politics has become the rudimentary component at present. The study of the letters of Gandhi to Sardar Patel explores the misconception about them. Also, this research contributes some new knowledge which surely utilises in present-day knowledge system and promotes the Indian English literature.

Key Words: M. K. Gandhi and Sardar Patel, Indian Politics, Letters of Mahatma Gandhi, Architects of Indian Politics, Political Concern of Gandhi, Patel-Gandhi Correspondence, Promotion of Indian Literature

Introduction

After the valuable Independence of India, the necessity was to build and strengthen India Economically, Politically, educationally. Mahatma Gandhi and Sardar Patel were tremendous identities of India with reference to freedom struggle of India. Before India's independence the Britisher were ruthlessly ruling on the Indian society; many people from every region of India tried to fight against British rule they known as 'freedom fighters'. From the history of India's freedom from forging people Gandhi was the greatest leader of all who make India free from British rule. After Chahatrapati Shivaji Maharaj and Maharishi Dayanand Sarasvati, Mahatma Gandhi used the term *'Swraj'* (self-governance) with reference to independence movement of India; on other hand Sardar Patel who 'United India'. This research is on *"Gandhi and Patel Architects of Indian Politics: a Study of Unanimity in the letters of Mahatma Gandhi to Sardar Patel"* so, the word Unanimity means that, "the state of agreeing with someone or something" (Cambridge Dictionary) In fact, this research focused on the political aspects, unanimity in the letters of Gandhi to Sardar, and the present day relevance of the letters of Gandhi to Patel. One was the *'Father of the Nation'* and other was *'Iron Man of India'*.

Methodology

Researcher has done this research through systematic method for finding the political philosophy in his letters to Sardar Patel. Researcher has used the MLA 9th edition as a citation style for this research paper. Researcher has selected the six letters of Mahatma Gandhi to Sardar Patel for this research paper. The letters which the researcher selected are on the basis of systematic random sampling method. First letter was written on July 23, 1946 sent from Panchgani. Second letter dated July 24, 1946 sent from Panchgani. The third letter dated July 27, 1940 sent from Panchgani. The fourth letter written on November 14, 1946 sent from Dattapara and the Fifth letter written on December 4, 1946. Sixth letters was written on December 25, 1946. These six letters were with Political concern of Mahatma Gandhi to Saradar Vallabhbhai Patel; these letters were taken as the primary source for this research.

Unanimity in Gandhi's letters to Patel: Perspective of Political Relevance of Mahatma Gandhi's Letters to Sardar Patel

Mahatma Gandhi and Sardar Vallabhbhai Patel were the examples of loyalty and kindness as a responsibility of the nation. Politics in Indian Society is become major and vast issues of all. India stands for vast number of political identities who contributed their positive or negative efforts in Indian politics. With reference to Politics; political system which defines the political methods in the society and people who make political parties to present their views on the Nation building. In the History of Indian Politics Mahatma Gandhi and Sardar Vallabhbhai Patel were known for their unforgettable contribution in the freedom struggle of India. Gandhi and Sardar Patel's correspondence were important to understand their ideologies, their views points on Indian Politics. The select letter of Mahatma Gandhi to Sardar Patel was written on 23rd July 1946 from Panchgani.

> "PANCHGANI,
> July 23, 1946
>
> BHAI VALLABHBHAI,
> ... It will be better if you issue a statement on Goa. You may mention in it that people belonging to various parties have been coming to you for advice and that it is risky for them to have so many parties. They must all speak with one voice; and they should not build their hopes on people from outside Goa. Too many statements are likely to make for confusion. It will therefore be better if everything is sent to the Bombay Congress Committee and then an official statement is issued by it. As I see it, the present struggle in Goa is only for civil liberty and it must succeed. Although the whole of India sympathises with it the hardships will have to be borne by the Indians in Goa. Goa's freedom is bound to follow India's freedom. There is little perhaps the people of Goa need do for that today… Blessings from BAPU"

(Srivastava 51-52)

In this letter to Sardar Patel, Mahatma Gandhi talked about the Freedom struggle of Goa which also known as Goa liberation movement. The freedom struggle of Goa which was the movement fought to end Portuguese colonial Goa. It highly appeared in 1946 when Dr. Ram Manohar Lohia was socialist leader of that time. This movement suggest the nonviolent demonstrations, revolutionary methods and diplomatic efforts inside and outside of Goa. As a result, Goa liberated on December 19, 1961. In this letter Gandhi pended that many people from different parties have problem to come over to us and many rummers and statements followed by the problems in the society. In this Gandhi suggested that only after discussion in the Bombay Congress Committee any idea or the statement will issue, this suggested idea of Gandhi may help to solve the present-day political issues that many were facing the problems like rummers of any parties. These suggestive ideas of Gandhi to Sardar In this letter were acceptable in the present day politics. The next select letter of Mahatma Gandhi to Sardar Patel for this research was written on 24th July 1946 from Panchgani.

> "PANCHGANI,
> July 24, 1946
>
> BHAI VALLABHBHAl,
>
> … Immediately I sat down to write to Abidali. Nobody can forcibly lodge in the Congress House. And how can they resort to fasting? I understand about Jawaharlal. For the moment everything is going to come off without a hitch. About the future we shall see…The situation is becoming more and more delicate. There are other strikes on top of the postal strike. All this looks pretty significant. It is necessary that you and others should think about it Very seriously. The Congress position may seem strong on the surface but it appears to have lost its hold on the people. Or it may be that the Congress itself is involved in these troubles if only from a distance. This must be clarified; otherwise the battle which we are on the point of winning will be lost... Blessings from BAPU"
>
> (Srivastava 52)

In this letter Gandhi was afraid of losing what the Congress is doing for the nation. Firstly Gandhi said to Sardar in this letter that nobody may enter inside the Congress house without permission. Also Pyarelal's message of mentioning about the newspapers articles issues was mention in the letter. Gandhi mentions that it's all about Congress's battle with reference to the freedom struggle of India. Gandhi also fells that the Congress party's position in the society look like losing the support from the side of people. The political party must understand the ground level support of each and every person. At present days in Politics many parties lose the election because of the fake rummers about any party. This suggested idea of Gandhi to Sardar helps to make a strong union or party. The next select letter of Mahatma Gandhi to Sardar Patel for this research was written on 27th July 1946 from Panchgani.

> "PANCHGANI,
> July 27, 1946
>
> BHAI VALLABHBHAI,
>
> … Sudhir cannot refuse to go now. If Jinnah Saheb's man is also going, let him go. I think in the letter I wrote him I must have said that the Cabinet would welcome it

if he also sent someone. Be it as it may, if there is time it would be as well if Sudhir meets you and me before he leaves. It is certainly necessary to think carefully over all that is happening but it 1s no use worrying about it. I have not yet received Sudhir's letter, if I had, I would have sent it on to you at once. I have already written a letter to Abidali which he must have received the hight before last or yesterday morning. I feel that if Abidali does not leave the Congress House, Congress officials should start Satyagrah against him. That is, they can give him notice and then vacate and lock up all the rooms in the Congress House until he leaves. If such Satyagrah is not possible, they should give him notice of trespass and ask him to leave… Blessings from BAPU"
(Srivastava 53)

In this letter to Sardar Patel, Gandhi pended about Abid Ali Jaferbhai (1899-1973) who was a Congress leader, founder member and Vice-president of Indian National Trede Union Congress, governing body of the International Labour Office and also leader of Bombay Legislative Council (1947) from Bombay, Maharashtra. Gandhi mentioned that if Abid Ali will not leave the Congress house so the Congress officials must need to do the Satyagraha against him. Gandhi wanted Abid Ali out from the Congress and if that not possible then Congress officials need to lock up the Congress Houce. With reference to the crime done by Abid Ali for that he needs to leave or give him notice to leave. The next select letter of Mahatma Gandhi to Sardar Patel for this research was written on 14th November 1946 from Dattapara.

"DATTAPARA,
November 14, 1946

CHI. VALLABHBHAI,
…The more I think about it, the more I find myself against the Congress session at Meerut. It is best not to have a session, but if you must have one, have it in New Delhi. Since it is Kripalani's affair, it is only right to let him take the final decision, though everyone should give his own view. His address may be printed and read if the Congress is called off. You have many problems before you. You need peace to be able to solve them…If a mistake is made now, it will prove to be very costly …Truly speaking, there should be no need at all to consult me. I have said and done enough. The work here may perhaps be my last. If I survive this, it will be a new life for me. My non-violence is being tested here in a way it has never been tested before… Blessings Bapu"
(Srivastava 55)

In this letter to Sardar, Gandhi Mention about the *54th Congress session* at Meerut and the president of the program was J. B. Kripalani. Gandhi pended that when he thinks of Meerut Session, he finds him against it. Gandhi suggested that Session must need to organise in Delhi rather than in Meerut. Gandhi also suggested that any kind of mistake will be unforgettable. Gandhi said if he may pass out in this particular situation in which he needs to be stable and keep calm and have non-violent nature indeed. The next select letter of Mahatma Gandhi to Sardar Patel for this research was written on 4th December 1946 from Srirampur.

"SRIRAMPUR,
December 4, 1946

CHL VALLABHBHAI,

> Here with a statement of my views about the Constituent Assembly. Please go through it and do what you think fit. Jawaharlal's absence will be a handicap. I hold very strong views in the matter. There is certainly no weakness on our part in giving up the plan. Doing what the situation demands is no weakness. But maybe I am quite wrong.
> Blessings from BAPU"
> (Srivastava 56)

In this letter to Sardar Patel, Gandhi did talk about the Constituent assembly for what Gandhi suggested Sardar to do the needful. In the absence of Nehru the Constituent assembly look like handicap. Gandhi and Sardar's conversation in this letter is suggesting the Sardar to agree with the statement of Gandhi which saws the Unanimity. The next select letter of Mahatma Gandhi to Sardar Patel for this research was written on 25th December 1946 from Srirampur.

> "SRIRAMPUR,
> December 25, 1946
>
> CHIL VALLABHBHAI,
> …My truth and violence are being weighed in a balance which is much more accurate than any pearl merchant ever used… Truth and non-violence themselves have constituted myself their representative; if so, I at least hope that God will take me away and work through some other agent… And add: 'Gandhi is there in your midst and it is impossible that he would not listen to you. But he is an Apostle of truth and non-violence and it is therefore likely that you are disappointed with him. But if he disappoints you, how can we, who were trained under him, hope to satisfy you? But we shall do what we can." Don't tell anyone that since… it will be your duty to afford relief to him even by going against me, for that is what I have taught you."
> (Srivastava 56-58)

Gandhi mention in this letter to Sardar that the Truth and Non-violence are become representatives of Gandhi in the field of politics. Gandhi strictly believes in Truth (*satya*) and Non-violence (*ahimsā*), he pended that his belief on God may not let him away from his work through truth and non-violence. Gandhi also pended about his behaviour with Sardar or any person that, Gandhi was never goanna stop to listen his followers or his friends. While saying these, Gandhi's suggestive discourse to Sardar in this letter is an epigram of unanimity in his letters.

> "…Truth is nowhere to be found. Violence masquerades as non- violence and heinous crimes are committed in the name of religion. But truth and non-violence can be tested only in such conditions. I know this and that is why I am here. Do not send for me. If I run away from cowardice that will be my own misfortune; but I do not yet see such a misfortune befalling the country. I am here to do or die…
> Blessings from BAPU
> (Srivastava 56-58)

Moreover, in continuation in this letter Gandhi talk about the Truth is the only thing which can't be purchased. On the name of non-violence many violent incident and crimes were committed in the society. Gandhi also suggested that rather to be coward it would be easy to be a part of where we are, to what Gandhi call his misfortune but he couldn't find out that misfortune on the country. At the end of this letter Gandhi told Sardar that he was there for do something for the nation or die but he may not be like cowardice. These suggestive preaching of Mahatma Gandhi to Sardar is an idealistic; for Gandhi the fight was a utopia or chaos on which society can fight.

Conclusion

Sardar Patel was Gandhi's true follower and he represents his realism in politics. Gandhi and Patel have values and rules on which the movements of freedom struggle of India were directed; and on which nation building were to be decided. Sardar Patel has mention about his relation with Gandhi on November 25th, 1948 at Banaras Hindu University. After Gandhi's death Sardar share through his speech that, "I claim to be nothing more than an obedient solider of him like the millions who obeyed his call. There was a time when everyone used to call me his blind follower, but both he and I knew that I followed him because our convictions tallied. I am not one given to debates and verbal disputes. I hate prolonged discussion. For several years, Gandhiji and I were in perfect agreement. Mostly, we agreed instinctively; but when the time for a big discussion on the questions of India's Independence came, we differed. I felt that we had to take independence there and then. We had therefore, to agree to partition. I came to this conclusion after a great deal of heart-searching and with a great deal of sorrow. But I felt that if we did not accept Partition, India would be split into many bits and completely ruined. My experience of office of one-year (in the interim Government) had convinced me that the way we wee proceeding we were heading for disaster. Gandhiji felt that he could not agree with this conclusion. But he told me that if any heart bore testimony to the rightness of my convictions, I could go ahead…" (Singh xii-xix)

Neerja Singh compiler of the book titled *Gandhi Patel Letters and Speeches Differences within Consensus* pended that "Gandhiji and Patel shared deep emotional ties based on a deep sense of loyalty and sacrifice which went beyond the nitty-gritty of politics, power and office." (Singh xii) Ultimately Gandhi's select letter to Sardar Patel for this research was showing the suggestive ideology of Gandhi on which Sardar can't be disagree to agreeing. This research promotes and explores the knowledge Indian English literature at present day.

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ભારતીય સ્વતંત્રતા ચળવળમાં મહિલાઓની ભૂમિકા

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અસોસિએટ પ્રોફેસર, ઈતિહાસ વિભાગ, સુરેન્દ્રનગર યુનિવર્સિટી, વઢવાણ

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સારાંશ:

ભારત એશિયા ખંડની દક્ષિણે આવેલો ભૂ-ભાગ છે તેને પ્રાચીનકાળથી ભારતીય ઉપખંડ તરીકે ઓળખવામાં આવે છે, પુરાણોમાં તેનો ઉલ્લેખ 'ભારતવર્ષ' તરીકે થયેલો છે. આ ભારતવર્ષ પોતાની સંસ્કૃતિ, કલા, સાહિત્ય તથા આર્થિક સંપત્તિ, વ્યાપારને લઈને 'સોને કી ચિડિયા' કહેવાતું. વિશ્વમાં ભારતીય ઇતિહાસ ઘણો પ્રાચીન છે. જ્યારથી લિપી અસ્તિત્વમાં નહતી ત્યારથી ભારત અસ્તિત્વ ધરાવે છે. ભારતનો ઇતિહાસ પથ્થરયુગથી આંરભ થાય છે. સિંધુ ખિણની સંસ્કૃતિ, મોર્યકાળ, ક્ષત્રપ, ગુપ્તયુગ, સલ્તનત, મુગલ, બ્રિટિશ વગેરે જેવા શાસનકાળથી ઘેરાયેલો ભારતનો ઇતિહાસ અદ્ભૂત છે. મુગલો અને મરાઠા બાદ બ્રિટિશરોએ ભારત પર બસો વર્ષ રાજ કર્યું હતુ. બ્રિટિશના શાસનમાંથી મળેલી આઝાદી કોઇ ભેટ નથી. તેના માટે હજારો બલિદાનો અને આંદોલનો થયેલા જોવા મળે છે. ભારતને આઝાદ કરવામાં પુરુષ સ્વાતંત્ર સૈનાનીઓ એકલા હતા એવુ નથી પરંતુ મહિલાઓની મોટી ભૂમિકા જોવા મળે છે. જેથી ભારતીય સ્વાતંત્ર્ય સંગ્રામમાં મહિલાઓની ભૂમિકાની તપાસ કરવા અને તે પ્રત્યે ભારતીયો અને વૈશ્વિકસ્તરે જાગૃતતા લાવવા પ્રસ્તુત શોધપત્ર તૈયાર કરવામાં આવ્યુ છે.

ચાવીરૂપ શબ્દો: ભારતીય, મહિલા, સ્વતંત્રતા ચળવળ, ભૂમિકા, સમાજ

1.પ્રસ્તાવના

ભારતીય સ્વાતંત્ર્ય સંગ્રામનો ઈતિહાસ મહિલાઓના યોગદાનનો ઉલ્લેખ કર્યા વિના અધૂરો ગણાય. સ્વાતંત્ર્ય સંગ્રામનો ઈતિહાસ મહિલાઓના બલિદાન, નિઃસ્વાર્થતા, બહાદુરીની ગાથાથી ભરપૂર છે. એવી સેંકડો મહિલાઓ હતી જેઓ તેમના પુરૂષ સમકક્ષો સાથે મળીને સાચી ભાવના અને અવિશ્વસનીય હિંમત સાથે સ્વાતંત્ર્યતાની લડત લડ્યા હતા. ભારતીય મહિલાઓ વિવિધ પ્રતિબંધોથી દૂર થઈને તેમની પરંપરાગત ગૃહલક્ષી ભૂમિકાઓ અને જવાબદારીઓમાંથી બહાર નીકળી. તેથી, સ્વાતંત્ર્ય સંગ્રામ અને રાષ્ટ્રીય જાગૃતિમાં મહિલાઓની ભાગીદારી અતુલ્ય અને પ્રશંસનીય ગણી શકાય . જો કે, પુરૂષ પ્રભુત્વ ધરાવતા સમાજમાં મહિલાઓ માટે યોદ્ધા તરીકે લડવું સરળ નહોતું. વળી, સ્ત્રીઓએ આવા રૂઢિચુસ્ત લોકોની ધારણાને બદલવાનો પ્રયાસ કર્યો. તદ્દુપરાંત, સ્ત્રીઓ માત્ર તેમના જીવનનું બલિદાન જ નહીં પરંતુ આવા રાષ્ટ્રીય મુદ્દાઓનો સામનો પણ

કરી શકે છે. ભારતના સ્વાતંત્ર્ય સંગ્રામમાં મહિલાઓની ભાગીદારી 1817 ની શરૂઆતમાં શરૂ થઈ જ્યારે ભીમા બાઈ હોલકરે અંગ્રેજો સામે લડાઈ કરી. મેડમ ભીકાજી કામા, પ્રથમ ભારતીય મહિલા સમાજવાદી કે જેમણે 1857ના બળવા પછી પોતાની માતૃભૂમિની આઝાદી માટે લડત આપી હતી. રાણી લક્ષ્મીભાઈ એવી મહિલાઓમાંની એક હતી જેમણે તમામ અવરોધોને હળવા કરીને બ્રિટિશ રાજ સામે લડત આપી હતી. એમાં કોઈ શંકા નથી કે ભારતીય સામ્રાજ્યવાદ વિરોધી સંઘર્ષમાં મહિલાઓની મોટી સંખ્યામાં ભાગીદારી છે. તેથી મહિલાઓએ તેમના ઉગ્ર સ્વભાવ બતાવીને જે સાહસ કર્યો છે તેની ઐતિહાસિક સાક્ષી પુરવા માટે આ પેપર તૈયાર કરવામાં આવ્યું છે.

2.સંશોધનના હેતુઓ

- ભારતીય સ્વતંત્રતા ચળવળમાં મહિલા સ્વાતંત્ર્ય સેનાનીઓ દ્વારા ભજવવામાં આવેલી ભૂમિકાનું અન્વેષણ કરવું.
- ભારતીય સ્વતંત્રતા ચળવળમાં મહિલાઓની ભૂમિકા સમજવી અને તેના વિશે જાગૃતિ લાવવી.

3.સબંધિત સાહિત્યની સમીક્ષા

"સ્વાતંત્ર્ય ચળવળમાં મહિલાઓની ભૂમિકા" પર અસંખ્ય સંશોધનો થયા છે, જેમના કેટલાક મહત્વપૂર્ણ પુસ્તકો અને લેખો નીચે મુજબ છે:

- **Kaur Manmohan (1985):** આ પુસ્તક જ્યારે સ્વતંત્રતાનો પ્રથમ પ્રયાસ કરવામાં આવ્યો હતો અને 1947 સાથે સમાપ્ત થાય છે. એટલે કે 1857 થી 1947 સુધીના 90 વર્ષના સમયગાળામાં સ્વતંત્રતા સંગ્રામમાં ભારતની મહિલાઓને આવરી લેવામાં આવી છે..
- **Chopra P.N. (1975):** આ પુસ્તક ભારતના સ્વાતંત્ર્ય સંગ્રામમાં ભારતીય મહિલાઓ દ્વારા ભજવવામાં આવેલી પરાક્રમી ભૂમિકાને પ્રકાશિત કરે છે અને તેમનાં બલિદાન, નિઃસ્વાર્થતા, બહાદુરીની ગાથા પણ સમજાવે છે.
- **Thapar Suruchi (2006):** સંશોધકે આ પુસ્તકમાં ભારતીય સ્વતંત્રતા ચળવળમાં ખાસ કરીને સંયુક્ત પ્રાંતોમાં સામાન્ય મધ્યમ-વર્ગની મહિલાઓની રાષ્ટ્રવાદી ભાગીદારી પર ધ્યાન કેન્દ્રિત કર્યું છે. લેખક દ્વારા સરોજિની નાયડુ, વિજયલક્ષ્મી પંડિત, સુચેતા કૃપલાની અને એની બિસન્ટ જેવા અગ્રણી મહિલા નેતાઓને આ પુસ્તકમાં પ્રકાશિત કરેલ જોવા મળે છે.
- **Ralhan O.P (1995):** આ પુસ્તક એવી ભારતીય મહિલાઓની સામાજિક આર્થિક સ્થિતિને આવરી લે છે જેમણે આપણા સમાજના ઉત્ક્રાંતિમાં સૌથી મહત્વપૂર્ણ ભૂમિકા ભજવી હતી, લેખક પ્રાચીન સમયથી આધુનિક સમય સુધી ભારતીય મહિલાઓની ભૂમિકાને પણ

પ્રકાશિત કરે છે.

- **Agrawal M. G.**: આ સંશોધન સ્વતંત્રતા સંગ્રામ દરમિયાન સ્વાતંત્ર્ય સેનાનીઓ દ્વારા ભજવવામાં આવેલી ભૂમિકાને પ્રકાશિત કરે છે. આ પુસ્તકમાં ભારતની આઝાદી દરમિયાન સ્વાતંત્ર્ય ચળવળમાં સમાજના તમામ વર્ગોના લોકોના યોગદાન અને સ્વાતંત્ર્ય સંગ્રામની તેમની યાદોને દોરવાનો પ્રયાસ કરેલ જોવા મળે છે. એટલું જ નહી પણ આમાં વિવિધ પ્રદેશોના સ્વાતંત્ર્ય સેનાનીઓનો સમાવેશ કરવાનો પ્રયાસ કરવામાં આવ્યો છે અને સ્વતંત્રતા સંગ્રામમાં ભાગ લેનાર અને વિવિધ રીતે સમૃદ્ધ યોગદાન આપનાર મહિલાઓ વિશે પણ સમજાવવાનો પ્રયાસ કરવામાં આવ્યો છે.
- **Brown Judith (1972):** આ પુસ્તક ચળવળમાં મહિલાઓની ભાગીદારીને રાજકીય ઉપદ્રવ તરીકે વર્ણવે છે. તેઓએ ભારતના સ્વતંત્રતા સંગ્રામના સીમાચિહ્નો નીચે મુજબ દર્શાવ્યા છે.

1. પ્રથમ સ્વતંત્રતા સંગ્રામ (1857-58)

2. બંગભંગ અને સ્વદેશી ચળવળ (1905)

3. હોમરૂલ આંદોલન (1914)

3. જલિયાવાલા બાગ હત્યાકાંડ (1919)

4. અસહકાર આંદોલન (1920)

5. કોંગ્રેસ દ્વારા પૂર્ણ સ્વરાજની ઘોષણા; મેરઠ કોન્ફરન્સી કેસ (1929)

6. સવિનય કાનૂન ભંગ: દાંડી માર્ચ (1930)

7. ભારત છોડો ચળવળ (1942)

4.રાષ્ટ્રીય ચળવળના મહિલા આગેવાનો

એમાં કોઈ શંકા નથી કે ભારતીય સામ્રાજ્યવાદ વિરોધી સંઘર્ષમાં મહિલાઓએ મોટી સંખ્યામાં ભાગ લીધો હતો. જો રાષ્ટ્રીય ચળવળમાં મહિલા નેતાઓના નામો યાદ કરીએ તો યાદી ઘણી લાંબી જોવા મળશે. રાષ્ટ્રીય સ્તરે સરોજિની નાયડુ, રાણી લક્ષ્મી બાઈ, વિજયાલક્ષ્મી પંડિત, કમલાદેવી ચટ્ટોપાધ્યાય અને મૃદુલા સારાભાઈથી શરૂ કરીને, પ્રાંતીય સ્તરના નેતાઓ જેમ કે એની મસ્કરેન અને કેરળમાં એ.વી. કુટ્ટીમાલુઅમ્મા, મદ્રાસ પ્રેસિડેન્સીમાં દુર્ગાબાઈ દેશમુખ, યુપીમાં રામેશ્વરી નેહરુ અને બી. અમ્માન, દિલ્હીમાં સત્યવતી દેવી અને સુભદ્રા જોશી, બોમ્બેમાં હંસા મહેતા અને ઉષા મહેતા અને અન્ય ઘણી મહિલા આગેવાનોના નામ આવે છે.

વાસ્તવમાં, રાષ્ટ્રવાદી ચળવળનો ભાવ એવો છે કે પ્રાદેશિક સ્તર અને અખિલ ભારતીય સ્તરના નેતાઓ વચ્ચે તફાવત કરવો ખૂબ જ મુશ્કેલ છે. ઘણી મહિલાઓએ સ્થાનિક સ્તરે શરૂઆત કરી અને રાષ્ટ્રવાદી તબક્કામાં આગળ વધી. આ તમામ ભારતીય મહિલાઓ ઉપરાંત,

એની બેસન્ટ અને માર્ગારેટ કઝીન્સ જેવી આઇરિશયન મહિલાઓ પણ હતી, જેઓ બ્રિટિશ શોષણના અનુભવનું જ્ઞાનથી ભારત માટે જવાબદારીઓ સ્વિકારી.

5.ભારતની મહિલા સ્વતંત્રતા સેનાનીઓ

મહિલા સ્વાતંત્ર્ય સેનાનીઓની યાદી બનાવવી ખૂબ જ મુશ્કેલ છે અને તેમાંથી થોડાકને અલગ કરવા પણ તેટલું જ મુશ્કેલ છે. તેમ છતાં શોધપત્રની મર્યાદાઓને આધીન રહી પસંદ કરેલ મહિલા સ્વતંત્રતા સેનાનીઓ નીચે મુજબ છે.

- **'હિંદની બુલબુલ' સરોજિની નાયડુ:** વિદ્વાન, વૈજ્ઞાનિક, તત્ત્વજ્ઞ, સમાજસુધારક અને કેળવણીકાર સરોજિની નાયડુનો જન્મ 13 ફેબ્રુઆરી 1979ના રોજ હૈદરાબાદના બ્રાહ્મણ કુટુંબમાં થયો હતો. તેઓ 1917ની આસપાસ અગ્રણી રાષ્ટ્રવાદી તરીકે ઉભરી આવ્યા. 1925માં INCની પ્રમુખ બનનાર તે બીજી મહિલા હતા. 1905માં બંગાળના વિભાજનના વિરોધ દરમિયાન તે રાષ્ટ્રીય ચળવળમાં જોડાયા. 1930માં સવિનય કાનૂન ભંગ દરમિયાન તેઓએ અગ્રણી ભૂમિકા ભજવી હતી અને તે માટે તેમને જેલમાં ધકેલી દેવામાં આવ્યા હતા. મીઠા સત્યાગ્રહ દરમિયાન તે મહિલા વિરોધીઓમાંની એક હતી. 1942 માં "ભારત છોડો" દરમિયાન પણ તેમની ધરપકડ કરવામાં આવી હતી. તેઓએ સમગ્ર ભારતમાં પ્રવાસ કર્યો, મહિલા સશક્તિકરણ અને રાષ્ટ્રવાદી પર પ્રવચનો આપ્યા. તે વિમેન્સ ઈન્ડિયા એસોસિએશનની રચના સાથે પણ નજીકથી અને લંડનમાં મહિલાઓના મતદાન અધિકારોના પ્રતિનિધિમંડળની સાથે પણ સંકળાયેલા હતા.
- **રાણી લક્ષ્મીબાઈ:** ઝાંસી 1987ના વિપ્લવનું એક પ્રમુખ કેન્દ્ર બની ગયું હતુ, રાણી લક્ષ્મીબાઈએ ઝાંસીની સુરક્ષાને સુદૃઢ કરવા સ્વયંસેવક સેનાને સંગઠન કરવાનું પ્રારંભ કર્યુ અને સેનામાં મહિલાઓની ભરતી અને તેમને યુદ્ધ પ્રશિક્ષણ પણ આપવામાં આવ્યુ. ભારતીય ઈતિહાસમાં હજુ સુધી રાણી લક્ષ્મીબાઈ જેટલી બહાદુર અને શક્તિશાળી મહિલા યોદ્ધા આંગણીને ટેરવે ગણી શકાય તેમ છે, દેશભક્તિ અને રાષ્ટ્રીય ગૌરવનું ભવ્ય ઉદાહરણ એટલે રાણી લક્ષ્મીબાઈ. તે ઘણા લોકો માટે પ્રેરણા અને પ્રશંસા છે. આ રીતે તેમનું નામ ભારતના ઈતિહાસમાં સુવર્ણ અક્ષરે લખાયેલું છે.
- **કમલાદેવી ચટ્ટોપાધ્યાય:** ભારતીય સમાજ સુધારક, સ્વાતંત્ર્ય સેનાની તથા ભારતીય હસ્તકલાના ક્ષેત્રમાં પુનરુત્થાન લાવનારા ગાંધીવાદી મહિલા હતા. તેમણે 1930માં મીઠા સત્યાગ્રહમાં ભાગ લીધો હતો. તેઓએ હસ્તકલા, હાથશાળ અને થિયેટરને પ્રોત્સાહન આપ્યું. ભારત સરકારે તેમને 1955માં પદ્મ ભૂષણ અને 1987માં પદ્મ વિભૂષણથી નવાજ્યા છે.
- **એની બેસેન્ટ:** તેઓ અગ્રણી આધ્યાત્મિક, થિયોસોફિસ્ટ, મહિલા અધિકારોના હિમાયતી, લેખક, વક્તા અને ભારતપ્રેમી હતા. તે 1917માં ભારતીય રાષ્ટ્રીય કોંગ્રેસના પ્રથમ પ્રમુખ બન્યા હતા. તેમના

સહયોગી માર્ગારેટ પિતરાઈ ભાઈઓએ ભારતીય મહિલા મતદાન અધિકાર બિલનો મુસદ્દો તૈયાર કર્યો હતો અને "મહિલા ભારતીય સંઘ" શરૂ કર્યું હતું.

•**વિજયાલક્ષ્મી પંડિત:** એક ભારતીય રાજદ્વારી અને રાજકારણી, જેઓ મહારાષ્ટ્રના છઠ્ઠા ગવર્નર અને સંયુક્ત રાષ્ટ્ર મહાસભાના આઠમા પ્રમુખ રહ્યા હતા. તેમને રાષ્ટ્રવાદી પ્રવૃત્તિઓ માટે 1932, 1940 અને 1942માં ત્રણ વખત જેલમાં ધકેલી દેવામાં આવ્યા હતા. મીઠા સત્યાગ્રહ દરમિયાન તેમણે સરઘસોનું નેતૃત્વ કર્યું હતું અને બહેન-બાળકી, પુત્રીઓ સાથે દારૂ અને વિદેશી કાપડ વેચતી દુકાનો પર ચક્કાજામ કર્યો હતો. તેણે ભારતમાં મહિલાઓ માટે ઘણી લડાઈઓ લડી છે અને અનેક અવરોધો તોડ્યા છે.

•**દુર્ગાબાઈ દેશમુખ:** મીઠાના સત્યાગ્રહમાં ભાગ લેવા બદલ તેમને ત્રણ વર્ષની જેલ થઈ. આ સત્યાગ્રહ દરમિયાન જ્યારે રાજાજી અને દક્ષિણમાં ટી. પ્રકાશમ જેવા નેતાઓ ચળવળના અન્ય તથ્યોને ગોઠવવામાં વ્યસ્ત હતા, ત્યારે એ દુર્ગાબાઈ જ હતા જેમણે મીઠાના કાયદા તોડનારાઓના જૂથને મદ્રાસના મરિના બીચ તરફ દોરી ગયા. તેણીએ ખૂબ જ નાની ઉંમરે 'આંધ્ર મહિલા સભા' અને 'હિન્દી બાલિકા પાઠશાળા' શરૂ કરવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી હતી.

•**મૃદુલા સારાબાઈ:** અખંડ ભારતના વિભાજન દરમિયાન હિંદુ અને મુસ્લિમ બંનેને ઈજા થવા કે માર્યા જવાથી ટોળા દ્વારા અપહરણ કરાયેલી છોકરીઓને બચાવવા અને શરણાર્થીઓને રોકવા માટે અંગત જોખમે લડ્યા, ઈ.સ. 1934માં તેઓ ગુજરાતમાંથી ઓલ ઈન્ડિયન કોંગ્રેસ કમિટીમાં પ્રતિનિધિ તરીકે પણ ચૂંટાઈ આવ્યા હતા.

•**બસંતી દાસ:** ભારતમાં બ્રિટિશ શાસન દરમિયાન તે એક ભારતીય સ્વતંત્રતા કાર્યકર્તા તરીકે ઉભરી આવ્યા હતા. તેમણે વિવિધ રાજકીય અને સામાજિક ચળવળોમાં સક્રિય ભાગ લીધો હતો અને અસહકારની ચળવળ દરમિયાન એમની ધરપકડ કરવામાં આવી હતી. તેમના યોગદાનોને મન આપતા ભારત સરકાર દ્વારા 1973માં પદ્મ વિભૂષણ મળ્યું હતું.

•**સુચેતા કૃપલાની:** તેઓ દ્વારા વર્ષ 1932માં સામાજિક કાર્યકર તરીકે જાહેર જીવનમાં પ્રવેશ કર્યો અને 1939 માં રાજકારણમાં ભારતીય રાષ્ટ્રીય કોંગ્રેસમાં જોડાયા. ઈ.સ.1940 માં ફૈઝાબાદ ખાતે વ્યક્તિગત સત્યાગ્રહની શરૂઆત કરી અને બે વર્ષ માટે જેલવાસ ભોગવ્યો. ભારત છોડો ચળવળ દરમિયાન, તેમણે અજ્ઞાતવાસમાં રહ્યા અને ગુપ્ત રીતે બ્રિટિશ વિરોધી પ્રતિકારનું આયોજન કરવામાં નોંધપાત્ર સેવા આપી.

•**કમલા દાસ ગુપ્તા:** ભારતીય મહિલા સ્વાતંત્ર્ય સેનાનીઓમાં તેઓનું એક તેજસ્વી નામ છે. તે આતંકવાદી ક્ષેત્રના હતા અને 'જુગંતર પાર્ટી' નાં સક્રિય સભ્ય હતા. ઈ.સ.1942માં તેમની ભારત છોડો ચળવળ અંતર્ગત ધરપકડ કરવામાં આવી હતી અને પ્રેસિડેન્સી જેલમાં બંધ કરવામાં આવ્યા હતા.

- **ડૉ. એસ. મુથુલક્ષ્મી રેડ્ડી:** તેઓ પ્રથમ ભારતીય મહિલા હતા જેમને 1926માં મદ્રાસ વિધાનસભામાં સમાજ સેવા અને દવાના ક્ષેત્રમાં તેમની યોગ્યતા અને સેવાઓ માટે નામાંકિત કરવામાં આવ્યા હતા. મીઠાના સત્યાગ્રહ અને અસહકાર ચળવળ દરમિયાન મહિલાઓ પર અત્યાચાર અને મહિલા આંદોલનકારીઓ સામે દમનકારી પગલાંના વિરોધમાં તેમને તેમના હોદ્દા પરથી રાજીનામું આપ્યું અને સ્વતંત્રતા સંગ્રામમાં ઝંપલાવ્યું.
- **માર્ગારેટ કઝીન્સ:** એક આઈરિશ મહિલા ક્રુસેડર એ આયર્લેન્ડમાં મહિલાઓ માટે મતદાનના અધિકાર માટે લડ્યા પછી તેઓ તેમના પતિ સાથે ભારત આવ્યા. ભારતમાં આવીને તેઓએ ભારતીય મહિલાઓ માટે સમાન હિતોની હિમાયત કરી. તેમણે એની બેસન્ટ અને સરોજિની નાયડુ સાથે હાથ મિલાવ્યા અને મહિલાઓમાં જાગૃતિ લાવવા માટે ઘણા મહિલા સંગઠનોની સ્થાપનામાં મદદ કરી.
- **રાજ કુમારી અમૃત કૌરઃ** તેઓ કપૂરથલાના રાજ પરિવારમાંથી આવે છે. ગાંધીથી પ્રેરિત થઈને તેમણે મીઠાના સત્યાગ્રહ દરમિયાન કોંગ્રેસમાં જોડાઈ હતા અને મીઠાના કાયદાનું ઉલ્લંઘન કરવા બદલ તેમની બોમ્બેમાં ધરપકડ કરવામાં આવી હતી, જ્યારે તેઓ સ્વાતંત્ર્ય સંગ્રામના કામોની હિમાયત કરવા ઉત્તર-પશ્ચિમ સરહદી પ્રાંતમાં ગયા ત્યારે તેમની ધરપકડ કરવામાં આવી હતી અને રાજદ્રોહના આરોપમાં દોષિત ઠેરવવામાં આવ્યા હતા. તેઓ સાત વર્ષ સુધી અખિલ ભારતીય મહિલા પરિષદના પ્રમુખ હતા.
- **માતંગિની હઝરાઃ** પશ્ચિમ બંગાળની ગાંધી બુર્હી (ગાંધી વૃદ્ધ મહિલાઓ) જે સ્વાતંત્ર્ય સેનાની અને શહીદ છે. તેઓ 1932માં સ્વતંત્રતા ચળવળમાં જોડાયા હતા, તેમના પરાક્રમી કર્યો માટે યાદ કરવામાં આવે છે. મીઠાના સત્યાગ્રહ દરમિયાન તેમને જેલની સજા કરવામાં આવી હતી. 1933માં તેઓ દ્વારા સફળતાપૂર્વક કાળા ધ્વજ પ્રદર્શનનું નેતૃત્વ કરેલ જ્યાં તેમના દ્વારા બંગાળના ગવર્નર પોલીસને ઘેરાબાંધી કરીને સભાને સંબોધિત કરી રહ્યા હતા. આ વખતે તેમની ધરપકડ કરવામાં આવી હતી અને છ મહિનાની સખત કેદની સજા ફટકારવામાં આવી હતી.
- **ઈન્દિરા ગાંધી:** આધુનિક ભારતમાં સૌથી નોંધપાત્ર મહિલા તરીકે તેમની ગણના થાય છે, તે 1938માં ભારતીય રાષ્ટ્રીય કોંગ્રેસના સભ્ય બન્યા. તેમને જાહેર પ્રવૃત્તિ 1947માં ભારતની સ્વતંત્રતા સાથે નવા તબક્કામાં પ્રવેશી હતી. તેમને વડાપ્રધાન તરીકે સંસદ ભવન ચલાવવાની જવાબદારી સંભાળી હતી. તેમને લઘુમતીઓની સામાજિક અને આર્થિક પ્રગતિ માટે અથાક કામ કર્યું. તેમની પાસે આત્મનિર્ભર અને ગતિશીલ આધુનિક અર્થતંત્રનું ઉદ્દેશ્ય હતું. તેમને સાંપ્રદાયિકતા, પુનરુત્થાનવાદ અને તમામ પ્રકારના ધાર્મિક કટ્ટરવાદ સામે હિંમતભેર અને જોરશોરથી લડતી આપી હતી એન તે ભારતના આત્મવિશ્વાસનું અદમ્ય પ્રતીક બની ગયા.

6.મહિલા-સમિતિ (મહિલા મંડળ)

ઘણા શહેર અને નગર-આધારિત મહિલા સંગઠનોના ઉદભવની શરૂઆતની 20મી સદી સાક્ષી હતા:

- સ્વીડિશ આંદોલન મહિલા સંગઠન જેવી કે મહિલા શિલ્પા સમિતિ અને લક્ષ્મી ભંડારની સ્થાપના રવીન્દ્રનાથ ટાગોર અને સરલા દેવીની ભત્રીજીઓ દ્વારા કરવામાં આવી હતી. હિતાશિની સભા, એક મહિલા જૂથે જેણે 1907માં સ્વદેશી વસ્તુઓનું પ્રદર્શન યોજ્યું હતું.
- કમલાદેવી ચટ્ટોપાધ્યાય પોતાની આત્મકથા Inner recesses, outer spaces માં વર્ણવે છે કે કેવી રીતે તેમના વતન મેંગ્લોરમાં, તેમની પોતાની માતા ગિરિજાબાઈએ 1911 ની આસપાસ મહિલાઓને તેમની સમસ્યાઓની ચર્ચા કરવા અને તેમના ઉકેલના માર્ગો શોધવા માટે એક મહિલા સભાની સ્થાપના કરી.
- રામેશ્વરી નેહરુએ 'સ્ત્રી દર્પણ' શીર્ષક હેઠળ એક મહિલા સામાયિકની પણ સ્થાપના કરી હતી, જે અત્યંત લોકપ્રિય થયું હતું. તેમાં રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય મુદ્દાઓના રાજકીય કવરેજનું રસપ્રદ મિશ્રણ પીરસવામાં આવતું હતું.
- 'ભારત મહિલા' સામાયિક પણ અત્યંત લોકપ્રિય બની રહી હતી જે મહિલાઓના પ્રશ્નો સાથે સંબંધિત હતી.
- ગુજરાતમાં એક ઉત્કૃષ્ટ મહિલા સંગઠન, જ્યોતિ સંઘ, મહિલા પરિષદ (AIWC)ની સ્થાપના 1927માં કરવામાં આવી હતી.

7.ગાંધીવાદી તબક્કામાં મહિલાઓનું એકત્રીકરણ

ગાંધીજી નિઃશંકપણે ભારતીય સંસ્કૃતિના સૌથી અધિકૃત અને પ્રખ્યાત પ્રતિનિધિ હતા. આપણા દેશવાસીઓ તેમને મહાત્મા તરીકે સન્માનથી સંબોધે છે. તેઓ સમાજ સુધારક, અર્થશાસ્ત્રી, રાજકીય ફિલસૂફ અને સત્યના શોધક હતા. તેમણે ભારતીય રાષ્ટ્રીય કોંગ્રેસને પીપલ્સ કોંગ્રેસ અને રાષ્ટ્રીય ચળવળને જન આંદોલન બનાવ્યું. તેમણે લોકોને નિર્ભય અને હિંમતવાન બનાવ્યા અને તેમને અન્યાય સામે લડવાની અહિંસક પદ્ધતિ શીખવી. ભારતીય સ્વાતંત્ર્ય સંગ્રામમાં મહાત્મા ગાંધીની ભૂમિકા સૌથી મહત્વપૂર્ણ માનવામાં આવે છે કારણ કે તેમણે ભારતીય સ્વતંત્રતાની ચળવળનું નેતૃત્વ કર્યું હતું. ગાંધીજીની શાંતિપૂર્ણ અને અહિંસક રીતને અંગ્રેજો સામે સ્વાતંત્ર્ય સંગ્રામનો આધારસ્તંભ બનાવ્યા હતા. ભારતીય સ્વતંત્રતા ચળવળ વર્ષ 1918 અને 1922 ની વચ્ચે ચરમસીમા પર આવી પહોચ્યું હતું. ગાંધીના નેતૃત્વ હેઠળ ઇન્ડિયન નેશનલ કોંગ્રેસ દ્વારા સવિનય કાનુન ભંગ ચળવળની અહિંસા ઝુંબેશની શ્રેણી શરૂ કરવામાં આવી હતી. એમનું મુખ્ય ધ્યાન અસહકાર દ્વારા બ્રિટિશ સરકારને નબળું પાડવાનું હતું.

ગાંધી કહે છે કે જ્યાં સુધી આપણી દીકરીઓ આઝાદીની લડાઈમાં પુત્રોની સાથોસાથનાં ઉભી હોય ત્યાં સુધી ભારતની સંપૂર્ણ સ્વતંત્રતા શક્ય નથી અને આ માટે તેમને પોતાની શક્તિનો અહેસાસ કરવાની જરૂર છે.

8.ગાંધીવાદી નેતૃત્વ હેઠળની મહિલાઓ

ગાંધીજીએ જાતિ ભેદભાવ, બાળ લગ્ન પ્રતિબંધ અને સ્ત્રી શિક્ષણને પ્રોત્સાહિત કરીને મહિલાઓનું સશક્તિકરણ કરવા પ્રેરણા આપી હતી. આથી તેઓ મહિલાઓને મોટી સંખ્યામાં મહિલા સશક્તિકરણમાં ભાગ લેવા પ્રેરિત કરે છે.

- અસહકારની ચળવળએ અભૂતપૂર્વ મહિલા સક્રિયતાની સાક્ષી છે, ખાસ કરીને શિક્ષિત અને મધ્યમ વર્ગોની મહિલાઓ અમૃત કૌર, અરુણા આસફ, સરલા દેવી અને મુથુલ લક્ષ્મી રેડ્ડી અગ્રણી નેતા તરીકે ઉભરી આવ્યા.
- સવિનય કાનુન ભંગની ચળવળ દરમિયાન ગાંધીવાદી આદર્શોથી પ્રેરિત સરોજિની નાયડુએ ધરાસણા ખાતે શાંતિપૂર્ણ વિરોધ પ્રદર્શન કર્યું હતું. તેમને મતદાનના અધિકાર માટે લડત આપી અને ભારતીય રાષ્ટ્રીય કોંગ્રેસના પ્રથમ ભારતીય મહિલા પ્રમુખ તરીકે ચૂંટાયા.
- ભારત છોડો ચળવળ દરમ્યાન ઉષા મહેતા અને અરુણા અસફ અલીની આગેવાની હેઠળની ગુપ્ત કામગીરીએ ચળવળને ટકાવી રાખવામાં મહત્વપૂર્ણ ફાળો આપેલ હતો.
- 1920માં મોટાભાગે મહિલાઓ રાજકીય માહોલમાં ભાગ લેતી હતી. આ સમયગાળા દરમિયાન મોટી સંખ્યામાં મહિલાઓ આગળ આવી હતી.

આમ, સામાજીક-આર્થિક દમનના અવરોધોને તોડીને ભારતીય મહિલાઓએ સામૂહિક પગલાંની ક્ષમતાનો અહેસાસ કરવા માટે એકસાથે મળીને આગળ આવી છે અને સ્વતંત્ર ભારતમાં મહિલા સશક્તિકરણ માટે બેઠકો સ્થાપિત કરી છે.

9.નિષ્કર્ષ

ભારતના સ્વાતંત્ર્ય સંગ્રામમાં મહિલાઓની ભાગીદારીની વાર્તા હિંમતભેર પસંદગી કરવાની, પોતાની શેરીઓમાં, જેલની અંદર અને વિધાનસભામાં શોધવાની વાર્તા છે. ઘણા પ્રયત્નો પછી 15 ઓગસ્ટ, 1947ના રોજ ભારતે આઝાદી મેળવી. હજારો ભારતીય મહિલાઓએ પોતાની માતૃભૂમિની આઝાદી મેળવવા માટે પોતાનું જીવન સમર્પિત કર્યું. અહિંસક ચળવળ કે જેણે ભારતને આઝાદી અપાવી તે માત્ર મહિલાઓને સાથે લઈ જ ન હતી પરંતુ તેની સફળતા માટે મહિલાઓની સક્રિય ભાગીદારી પર નિર્ભર તો હતી જ.

વિશ્વના ઇતિહાસમાં કદાચ પ્રથમ અને એકમાત્ર વખત, એક શક્તિશાળી વૈશ્વિક સામ્રાજ્યની શક્તિ કે જેની ધરતી પર ક્યારેય સૂર્ય અસ્ત થયો ન હતો, તેવું સામ્રાજ્યને ફક્ત

શાંતિ, વિચારો અને હિંમતથી સજ્જ લોકોની નૈતિક શક્તિઓ દ્વારા પડકારવામાં આવ્યો હતો અને તેમને દૂર કરવામાં આવ્યો હતા.

અંતે આપણે કહી શકીએ કે છેલ્લા પચાસ વર્ષમાં, મહિલા ચળવળ પરિપક્વ થઈ છે અને અન્ય ચળવળ જેમ કે વેપારી સંગઠનો, પર્યાવરણીય ચળવળો અને અન્ય પ્રગતિશીલ ચળવળો જે તમામ પ્રકારના જુલમ, અન્યાય અને અધોગતિ સામે લડતી હોય છે તેની સાથે તેના સંબંધો ઉત્તરોત્તર ગાઢ બન્યા છે.

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ભગત ચળવળ : એક સામાજિક પરિવર્તન

જિજ્ઞાસા જે. વ્યાસ

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ડો. જે. એચ. વાઘેલા

મદદનીશ પ્રાધ્યાપક

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પ્રસ્તાવના :

સમાજમાં નિરંતર એક સાથે બે પ્રકારની પ્રક્રિયાઓ સતત ચાલ્યા કરે છે. એક પ્રક્રિયા સમમાજને ટકાવી રાખવાનું કામ કરે છે જ્યારે બીજી તેમાં સતત પરીવર્તન લાવ્યા કરે છે. સમાજશાસ્ત્રની દ્રષ્ટિએ જોઈએ તો "સામાજિક પ્રક્રિયા ઢબ કે સ્વરૂપની કોઈપણ બાજુમાં થતાં ફેરફારને સામાજિક પરિવર્તન કહેવામા આવે છે. આ પરિવર્તન કાયમી કે હંગામી, એક દિશામાં કે વિવિધ દિશામાં, નુકશાનકારક હોય કે લાભદાયક, પરંતુ જ્યારે સામાજિક પ્રક્રિયા ઢાળ કે સ્વરૂપની કોઈપણ બાજુમાં કોઈપણ સુધારો વધારે કે ફેરફાર થાય તેને સામાજિક પરિવર્તન કહેવામા આવે છે". આમ સામાજિક પરિવર્તન, રચનાતંત્રો અને કાર્યવ્યવસ્થામાં આવતા ફેરફારને સામાજિક પરિવર્તન તરીકે ઓળખવામાં આવે છે. જેમાં સમાજના મૂલ્યો, સંગઠનો, વ્યક્તિઓની ભૂમિકાઓ, તેમના વલણો તથા અનુકૂલનો સાધવાની પ્રક્રિયા વગેરેનો સમાવેશ થાય છે. કેટલાક વિદ્વાનો સામાજિક પરિવર્તનને સાંસ્કૃતિક પરિવર્તનના ભાગરૂપ ગણાવે છે. કારણ કે સાંસ્કૃતિક પરિવર્તનનું સ્વરૂપ સામાજિક પરિવર્તન કરતાં વધુ વિશાળ હોય છે તથા તે કયારેક તેનું કારણ કે પરિણામ પણ હોય છે.

ગુજરાત રાજ્યની પૂર્વ પટ્ટી એટલે કે આબરકાંઠા, બનાસકાંઠા, પંચમહાલ, નર્મદા, ભરૂચ, સુરત, વલસાડ, તાપી, ડાંગ વિસ્તાર કે જે આદિવાસી વિસ્તારના નામથી પણ જાણીતો છે. આ વિસ્તારમાં પુરાણી અને બહુમતી પ્રજા ભીલો છે કે જેનો ઉલ્લેખ પ્રાચીન મહાકાવ્યોમાં પણ થયેલ છે. આ પ્રજા ભૂત, ડાકણ, મંતર-જંતર, શુકન-અપશુકન, અંધશ્રદ્ધા વગેરેમાં માનતી. ગુજરાતમાં બ્રિટિશ સત્તાની સ્થાપના બાદ પંચમહાલના નાયકાઓની ચળવળ, રૂપા અને કેવળ નાયકની ચળવળ, રૂપા નાયકની ચળવળ, જોરિયા ભગતનો પડકાર, ગોવિંદ ગુરુની ચળવળ, દેવી ચળવળ, વેડછી ચળવળ, હળપતિ ચળવળ વગેરે અનેક ચળવળો દ્વારા આદિવાસી પ્રજાએ બ્રિટિશ શાસનને પોતાનો મિજાજ બતાવ્યો હતો. આવી આદિવાસી પ્રજાઓમાંથી પંચમહાલ જીલ્લાની આદિવાસી પ્રજામાં ભગત ચળવળ દ્વારા લાવનાર સામાજિક પરિવર્તન શ્રી ગુરુ ગોવિંદ હતા.

શ્રી ગોવિંદ ગુરુનું જીવન ઝરમર :

શ્રી ગોવિંદ ગુરુનો જન્મ ઇ.સ. ૧૮૭૪માં દક્ષિણ રાજસ્થાનના દેશી રાજ્ય ડુંગરપુરથી ૪૨ કી.મી. દૂર વાંસીયા-વેદસા ગામમાં વણઝારા કુટુંબમાં થયો હતો. તેઓના પિતાનું નામ બેચરગર અને માતાનું નામ માણકી હતું. બે ભાઈ અને ત્રણ બહેન ધરાવતા ગોવિંદ ગુરુનો બાપીકો ધંધો પોઠો દ્વારા માલ- સામાનની હેરફેર સાથે બળદોની લે-વેચ કરવાનો હતો. વિચારતી અને વ્યાપારી જાતિના હોવાથી તેઓનો વ્યાપાર મધ્ય પ્રદેશના ધાર, માળવા, માડું સુધી વિસ્તરેલો હતો. જેના કારણે ગોવિંદ ગુરુને ગુજરાત, રાજસ્થાન અને મધ્યપ્રદેશનો પરિચય થયો હતો. વિચારતી જાતિના ગોવિંદ ગુરુએ કોઈ અપૌચારિક શિક્ષણ પ્રાપ્ત કર્યું ન હતું. પરંતુ નાનપણથી ભક્તિ ભાવમાં રસ ધરાવતા ગોવિંદ ગુરુના લગ્ન ઘેનીબેન થયા અને તરત સમાજ-ધર્મ સુધારણાની પ્રવૃત્તિનો આરંભ કર્યો હતો. ગોવિંદ ગુરુ ધાર્મિક પ્રવૃત્તિઓ કરતાં હોવાથી કુટુંબીજનોએ ઘરમાંથી તગેડી મૂક્યા હતા તેમજ ઉચ્ચ વર્ણ દ્વારા ભીલોના શોષણ અને અવહેલનાને ગોવિંદ ગુરુએ અનુભવ્યા અને સગી નજરે જોયા હતા.[૧]

□□મી સદીના પૂર્વાર્ધમાં પંચમહાલ જીલ્લામાં ખ્રિસ્તી મિશનરીઓ આદિવાસી સમાજમાં વિકાસ કરવાની સાથે વટાળ પ્રવૃત્તિઓ દ્વારા ધર્મપરિવર્તન કરતાં નિહાળીને ગોવિંદ ગુરૂએ શરૂ કરેલ આંદોલન 'ભગત આંદોલન' તરીકે જાણીતું બન્યું હતું. ઇ.સ. ૧૮૯૪માં 'વિંદા'એ (ગોવિંદ ગુરુનું બાળપણનું નામ) દીક્ષા લીધા બાદ ઇ.સ. ૧૮૯૯-૧૯૦૦ના છપ્પનિયા દુષ્કાળથી જ પોતાની પ્રવૃત્તિઓની શરૂઆત કરી હતી. ઇ.સ. ૧૮૯૯માં પત્ની, બે બાળકો અને ઢોર ઢાંખર સાથે સુંથ-સંતરામપુર રાજ્યના નટવા ગામે સ્થાયી થયા હતા. દુષ્કાળમાં પત્ની અને બાળકો ગુમાવનાર ગોવિંદ ગુરુએ પોતાની મોટાભાઈની વિધવા પત્ની સાથે પુન:લગ્ન કર્યા હતા. ઇ.સ. ૧૯૦૨ થી ૧૯૦૭ સુધી તેમણે ખેતીના વ્યવસાયમાં નટવા, સુરુપુર અને ઉકરેલી ગામમાં 'હાળી' તરીકે કામ કર્યું હતું. ઇ.સ. ૧૯૦૮માં તેઓ પોતાના વતન વેદસા પાછા ફર્યા હતા અને 'વિંદા' માંથી 'ગોવિંદગીરી' નામ ધારણ કર્યું હતું અને ભીલો તેમજ કોળીઓને એકેશ્વરવાદ પર ઉયદેશ આપુવાનું શરૂ કર્યું હતું.[૨]

માનગઢ હત્યાકાંડ પછી સરકારી નિવેદનમાં ગોવિંદ ગુરૂએ પોતાના પ્રારંભિક જીવન વિષે કહ્યું હતું કે 'હું વેદસા (ડુંગરપુર રાજ્ય) માં ઝૂંપડી બાંધી મારા પરિવાર સાથે રહેતો હતો. તેઓએ અધીન (submissive) અને પછાત હતા. તેમણે ઈશ્વર વિષે કશો ખ્યાલ ન હતો. તેઓ મારી ઝૂંપડીએ આવવા લાગ્યા. મેં તેમને ઉચ્ચ વર્ણોની જેમ વર્તવા સલાહ આપી. આ પ્રક્રિયા 'નુગરામાંથી સુગરા' બનાવવાની હતી. આ ઉપદેશ મેં વેદસા અને આજુબાજુના પ્રદેશમાં આપી તેમને મારા ચેલા બનાવવા માંડયા. મેં તેમને ધર્મ અને સત્યનો રસ્તો ચીંધ્યો, ભગવાનની ભક્તિ શીખવાડી, ચોરી અને અન્ય દર્ગુણોથી દૂર રહેવા કહ્યું, બીજાઓ

સાથે સંપથી રહેવા સલાહ આપી, મેં તેમને કેસરી સાફો, રૂદ્રાક્ષની માળા ધારણ કરવા અને તલવાર, તીરકાંમઠા, બંદૂક જેવાં શસ્ત્રો ન રાખવા ઉપદેશ આપ્યો. સાથે વીર, વંત્રી અને બીજા ભૂત-પ્રેતથી, બડવા-ભોપાથી દૂર રહી ધૂણીઓની સ્થાપના કરી ઝંડા અને નિશાન રોપવા જણાવ્યું.'[૩]

એક વર્ષના ગાળામાં થોડાંક ભીલો તેમના શિષ્યો બન્યા કે જેઓ 'ભગત' તરીકે ઓળખાયા હતા. વતન ફરતા અગાઉ પંચમહાલના કેટલાક ગામોમાં પણ પોતાના વિચારોનો ફેલાવો તેઓ કરી ચૂક્યા હતા. ઉકારેલી ઠાકોરને ત્યાં કામ કરતાં હતા ત્યારે સંતરામપુરના ચાર, વાંસવાડાના બે અને ગોધરાના એક ગામમાં તેમના અનુયાયીઓ હતા. તેમણે પોતાની જાતને 'ગુરૂ' તરીકે ઓળખવાનું પણ શરૂ કર્યું હતું. બે પત્નીઓ, ત્રણ બાળકો અને ૧૫૦ જેટલા અનુયાયીઓ ધરાવતા ગુરુએ તેઓના સંગઠન માટે ઇ.સ. ૧૯૦૫માં 'સંપસભા' નામની સંસ્થાની સ્થાપના કરી તેના નેજા હેઠળ ગુરૂ ગોવિંદે ભીલોને એકેશ્વરવાદ સારા આચાર-વિચાર અને સ્વચ્છતાના પાઠ શીખવી, દારૂ, માંસ અને અન્ય સામાજિક-ધાર્મિક દૂષણોમાંથી બહાર કાઢી ભીલ સમાજને સુસંસ્કૃત કરવાનો પ્રયાસ કર્યો હતો. પંચમહાલમાં દાહોદ, ઝાલોદ અને સંતરામપુર તાલુકાનાં ગામડાઓમાં ભીલોની મોટી સભાઓ સંબોધી પોતાના સંપ્રદાયની ધૂણીઓ સ્થાપી, ઝંડા રોપી ભીલોને 'ભગત' બનાવ્યા માંડયા હતા.[૪] તેઓએ સૌ પ્રથમ ધૂણી વાંસીયા-વેદસાના છણીયા ડુંગર પર સ્થાપી હતી. ભગત સંપ્રદાયીઓ તેમની આગવી ઓળખ તરીકે સફેદ કપડાં, કેસરી સાફા અને ગાળામાં રૂદ્રાક્ષની માળા ધારણ કરતાં હતા.

સંપસભાના ઉદ્દેશો :

ઇ.સ. ૧૯૦૫માં વાગડ પ્રદેશમાં શરૂ કરવામાં આવેલ સંપસભા આદિવાસીઓને પ્રેમ અને એકતાનો સંદેશ આપતી હતી. ઉપરાંત શોષણ-સિતમને પાયામાંથી હલબલાવનારી અને સામંતશાહી જુલ્મોને પડકારતી આ મજબૂત આદિવાસી સંસ્થાના ઉદ્દેશો નીચે મુજબ હતા :

૧)ભીલોને એક અને નેક બનાવવા.

૨)ભીલોને ધર્મને રસ્તે સંગઠિત કરવા.

૩)પંચાયતી રાજ (પંચશેરી)ની સ્થાપના કરવી.

૪)વેઠ અને મજૂરી કરવી નહીં.[૫]

ગુરૂ ગોવિંદ દ્વારા સ્થાપિત 'સંપસભા' સંસ્થા દ્વારા ભીલ સમાજમાં સુધારણાના પ્રયત્નોથી દેશી રજવાડાઓ નારાજ થયા હતા. ભીલોમાં દારૂ અને વેઠ પ્રથાની વિરુદ્ધમાં ઉપદેશ આપતા દેશી રજવાડાના અર્થતંત્ર પર અસર પડી હતી. જેનથી શરૂઆતના સમયમાં ડુંગરપુરના રાજા વિજયસિંહે ગોવિંદ ગુરૂને

પોતાના રાજ્યમાંથી હદપાર કર્યા હતા. એપ્રિલ, ૧૯૧૩માં ડુંગરપુરથી ભાગી ઇડર રાજ્યના બેલા રોજડામાં આશ્રય લઈ પોતાના સંપ્રદાયનો ફેલાવો કર્યો હતો. ઇડરના રાજાએ પણ નકારાત્મક વલણ અપનાવી તેમના અનુયાયીઓની સતામણી કરી ધરપકડનો દોર શરૂ કર્યો હતો. ઓક્ટોબર, ૧૯૧૩માં ત્યાંથી છટકી ગોવિંદ ગુરુ સૂંથ, ડુંગરપુર અને વાંસવાડા રાજ્યના ત્રિભેટા પર માનગઢની ટેકરી પર આશ્રય લીધો અને આ જગ્યાનું રૂપાંતર પોતાના 'ગુરુદ્વારા'માં કર્યું હતું.[૬]

ભગત સંપ્રદાયના સિદ્ધાંતો :

પંચમહાલની આદિવાસી ભીલ પ્રજામાં ગોવિંદ ગુરૂએ સામાજિક અને ધાર્મિક શિક્ષણને આધાર બનાવી ભગત ચળવળની શરૂઆત કરી, સામાજિક-ધાર્મિક કુરિવાજોની નાબૂદી દ્વારા ભીલોની એકતાની હિમાયત કરી હતી. આ પ્રક્રિયાને તેઓ 'નુગરા' (અસંસ્કૃત, જંગલી પ્રજા) માંથી 'સુગરા' (સુસંસ્કૃત પ્રજા) બનાવવાની પ્રક્રિયા તરીકે ઓળખાવતા હતા. આ ચળવળના સિદ્ધાંતો નીચે મુજબના હતા :

૧.ઈશ્વરનું એક જ નામ છે. એક ઈશ્વરમાં શ્રદ્ધા રાખો, અસંખ્ય દેવ-દેવીઓની પૂજા ન કરો.

૨.સંપૂર્ણ શ્રદ્ધાથી, ભક્તિથી ઈશ્વરની પૂજા કરો.

૩. લાકડાની કે પથ્થરની મૂર્તિની પૂજા ન કરો.

૪. દરરોજ સ્નાન કરો, સ્વચ્છતા રાખી ઈશ્વરને ભજો, સૂર્ય દર્શન કરો.

૫. માતા-પિતાની આજ્ઞાનું પાલન કરો.

૬.ખૂન અને લૂંટફાટના ગુન્હાઓથી દૂર રહો.

૭.વ્યભિચારી ન બનો.

૮. ચોરી ન કરો.

૯. ધનલોભી (લાલચી) ન બનો.

૧૦. ખોટા પુરાવા કે સાક્ષી ન આપો.

૧૧. બડવા-ભોપાઓને બદલે સંપ્રદાયની ધૂણીઓ, હવનમાં શ્રદ્ધા રાખો કારણ કે ભગવાન તેની આજુબાજુ જ રહે છે.

૧૨. ધાર્મિક તહેવારો પર ઉપવાસ કરો.

૧૩. પશુઓનું માંસ અને દારૂથી દૂર રહો.

૧૪. પુનઃ મુસલમાન અને તેલીના હાથનું ખાવું નહીં.

૧૫. પુનઃજન્મના ફેરામાંથી છૂટવા માટે અહંકારનો ત્યાગ કરવો જરૂરી છે. વ્યક્તિએ પોતાના દુષ્કૃત્યોની સજા ભવિષ્યમાં ભોગવવી પડે છે. પણ વ્યક્તિ પવિત્ર સદાચાર યુક્ત જીવન જીવીને મુક્તિ મેળવી શકે છે.

૧૬. ગોવિંદ ગુરૂ પોતે શિવજીના ઉપાસક હતા. તેમણે તેમના અનુયાયીઓને 'રૂદ્રાક્ષ' પહેવાનું કહ્યું હતું.

૧૭. અનુયાયીઓએ શસ્ત્રો ધારણ કરવા નહીં, પણ માત્ર 'ચિમટા' રાખવાનું કહ્યું હતું.[૭]

આ ઉપરાંત ગોવિંદ ગુરુએ પ્રજાને સૂચવેલા સુધારાઓ અંતર્ગત 'દાંપા' (દહેજ) અને 'દ્વિપત્ની પ્રથા'નો વિરોધ કર્યો હતો. ઉપરાંત વિધવા પુનઃલગ્નને પ્રોત્સાહન આપ્યું હતું. તેમણે પોતાની પત્નીના મૃત્યુ બાદ વિધવા ભાભી સાથે લગ્ન કરીને નમૂનારૂપ દ્રષ્ટાંત પૂરું પાડયું હતું. ગોવિંદ ગુરુએ રાજપૂતો અને બ્રાહ્મણોમાં પ્રવર્તતા કેટલાક સામાજિક કુરિવાજોનો વિરોધ કર્યો હતો. ગોવિંદ ગુરુએ પોતાના અનુયાયીઓને કાનૂની બાબતમાં સામેલ ના થવાનો ઉપદેશ આપી, બિનજરૂરી ખર્ચ ઘટાડવાનો ઉપદેશ આપ્યો હતો. ભીલોના આર્થિક શોષણ સામે અવાજ ઉઠાવી બ્રિટિશ અધિકારીઓને પોતાના સંદેશમાં સૂચવ્યું હતું કે "સામ્રાજ્યવાદી અધિકારીઓ દ્વારા થતું શોષણ અટકવું જોઈએ.

આમ, ઉપરોક્ત ઉપદેશો, ૧૯માં સૈકા દરમ્યાન પંચમહાલ વિસ્તારના આદિવાસીઓ જંગલી અને પશુતાભરી જીંદગી જીવતા હતા ત્યારે વિશિષ્ટ મહત્વ ધરાવે છે. ગોવિંદ ગુરુની સુધારા પ્રવૃત્તિના મૂળ તત્કાલિન ભીલ સમાજ વ્યવસ્થામાં જ પડેલા હતા. ગોવિંદગુરુએ જ્યારે ભીલોને દારૂ નિષેધનો ઉપદેશ આપ્યો ત્યારે ભીલોમાં "ભગવાને તમુંને (ઉપલી જ્ઞાતિને) ઘી આલ્યું, અમુંને હરો (દારૂ) આલ્યો" કહેવત પ્રવર્તમાન હતી. ઉપલી જ્ઞાતિઓમાં સ્નાન પ્રવૃત્તિ એ નિત્યક્રમ હતો, જ્યારે ભીલો માટે તે વ્યક્તિ સુધારણા પ્રવૃત્તિ બની હતી. "ભીલોના ગીતો" પુસ્તકનાં લેખક નાથજી મહેશ્વરની નોંધ પ્રમાણે, "ભીલોમાં આચાર-વિચારનો અભાવ હતો. તેઓ મેળા અને ગંદા રહે છે, દરરોજ ન્હાતા નથી, શિયાળામાં તો ભાગ્યે જ મહિનામાં એકાદ-બે વાર ન્હાતા હોય, જંગલ જઈ આવ્યા પછી હાથ પાણી પણ લેતા નથી. ઉપર્યુક્ત સ્થિતિમાં ભીલોને સ્નાનનો મહિમા સમજાવવો અને તેમ કરવ પ્રેરવા એ એક ક્રાંતિકારી ઘટના સમાન હતું.[૮]

ભગત ચળવળનો પ્રભાવ :

૧. ભગત ચળવળનો મુખ્ય આધાર સામાજિક અને ધાર્મિક શિક્ષણ હતો. ભીલ આદિવાસીઓમાં માંસ અને દારૂ વગરના રોજીંદા જીવનની કલ્પના પણ થઈ શક્તિ ન હતી. તેવા સમયે ગોવિંદ ગુરુના ઉપદેશોથી ભગત બનેલા ભીલ માંસાહાર અને દારૂને ત્યજવાના સોગંધ લેતા. ભગત બેનલા ભીલો માંસાહારીઓના ઘરનું પાણી પણ ત્યાજ્ય ગણાતા. એજ રીતે કુદરતી હાજતે ગયા પછી સાફ સફાઈની પણ જે વર્ગમાં ટેવ ન હતી, ત્યાં સ્નાનનો મહિમા કરવો અને તેમ કરવા પ્રેરવા એ નાનું સૂનું પરિવર્તન ન હતું.

૨. ભીલ સમાજમાં ફેલાયેલા સામાજીક કુરિવાજો વિરુદ્ધ સુધારાનું કારી ગોવિંદ ગુરુએ કર્યું હતું. દાપુ (દહેજ), ઉદાળ કરવું (છોકરીને ભગાડી લગ્ન કરવા) જેવા તે સમયે સામાજીક દૂષણો પ્રવર્તમાન હતા. આ ઉપરાંત ભીલ સમાજ ઉપર બડવા-ભોપાઓ સામાજીક અને ધાર્મિક પ્રભુત્વ ધરાવતા, જે ગોવિંદ ગુરુના ઉપદેશો અને અનુયાયીઓનાં પ્રચાર, પ્રયત્નથી ઓછા થયા હતા. દવા અને વૈદ્ય કરતાં બડવા-ભોપાની વાણી અને વિધિઓમાં આંધળો વિશ્વાસ મૂકાતા ભીલો હવે આધુનિક દવાઓ અને રસીઓમાં પણ વિશ્વાસ મૂકાતા થયા હતા.

૩. ભગત ચળવળથી ભીલ સમાજના આર્થિક પાસામાં પણ પરિવર્તનો આવ્યા હતા. સંપ્રદાયના સિદ્ધાંતોએ ભીલોને શાંતિપૂર્ણ માર્ગે ધંધા-રોજગારની દિશામાં વાળ્યા હતા. ૧૯મી સદીના ઉતરાર્ધમાં ભીલો પાસે જીવન નિર્વાહ માટે આછા-પાતળાં અને અનૈતિક સાધનો હતા. ગોવિંદ ગુરુની સમાજ સુધાર પ્રવૃત્તિના કારણે ભીલો ચીરી, ડકૈતી છોડી સ્થાયી ખેતી અને સહાયક ધંધા-રોજગાર કરવા પ્રેરાયા. ભીલોમાં આવેલા પરિવર્તનની નોંધ રાજપૂતાનના એજન્ટ કોલ્વીને પણ લીધી હતી, જે મુજબ, "તેઓમાંના (ભીલો) મોટાભાગના તેમની જૂની ટેવો, લડાઈ, ઝગડા, ગુન્હાખોરી અને લૂંટફાટથી દૂર થઈ નિયમિત ખેતી દ્વારા શાંતિપ્રિય રીતે ધંધા-રોજગાર કરી રહ્યા હતા".

૪. ભગત ચળવળની અસરને પરિણામે સંસ્કારી બનેલા "ભગત લોકો" નો ભીલ સમાજમાં એક નવો વર્ગ ઉભો થયો હતો. અત્રે એક વાત નોંધપાત્ર છે કે, આદિવાસીઓમાં થયેલી મોટાભાગની સમાજ કે ધર્મસુધારણા પૃવૃત્તિ પછી તેઓમાં એક નવો વર્ગ ઉભો થયો હતો. ભગત ભીલો પોતાને અન્ય ભીલોથી વધુ સુધારેલા અને સંસ્કારી ગણાવતા હતા. ભગત થાઉં વે આદિવાસી વિસ્તારમાં બહુ જ મોટું વ્યક્તિગત પરિવર્તન ગણાતું હતું. ભીલ સેવા મંડળે ભગત ભીલમાં આવેલા પરિવર્તન વિશે કરેલ નોંધ મુજબ, "કોઈ એક ભીલ ભગત બને ત્યારે તેની જીંદગીમાં મોટો ફેરફાર થઈ જાય છે. દરરોજ ન્હાવું, માંસ-મચ્છી ખાવું નહીં, મદ્યપાન કરવું નહીં, ઉજળિયાત જેવા કપડાં પહેરવા, આચાર શુદ્ધ કરવા અને વાણિયાના ઘરનું તો શું પણ ઉંચામાં

ઉંચા બ્રાહ્મણોના હાથની રાંધેલી રસોઈ પણ જમાવી નહીં. આવો તેમનામાં અજબ ફેરફાર થઈ જાય છે. આથી તેઓ શુદ્ધ માટીને અતિ બ્રાહ્મણ બની જાય છે.

૫. સામાજિક વ્યવહારો અને રોજીંદા વ્યવહારોમાં પણ ભગત ભીલો અને સામાન્ય ભીલો વચ્ચે અંતર રહેતું હતું. ભગત ભીલ, બિન ભગત ભીલોને પોતાના ઢોરનો ઉપયોગ કરવા દેવામાં, કૂવાના પાણીનો ઉપયોગ કરવા દેવામાં, તેઓની સાથે ખાટલા પર બેસવામાં, તમાકુ પીવામાં ક્ષોભ અનુભવતા હતા. લગ્ન સંબંધો પણ ભગત થી ભગત ભીલોને અનુસરીને જ થતાં. જો કોઈ બિન ભગત છોકરી સાથે લગ્ન થાય તો પત્નીને 'ભગત' બનાવી પછી જ પતિગૃહે પ્રવેશ અપાતો હતો. જેના કારણે બિન ભગત વર્ગમાં અસંતોષ ઉભો થયો હતો.

૬. ભગત ચળવળના સૌથી મોટા દુશ્મનો અંગ્રેજો હતા, તેવી ગેરસમજ આજેય પંચમહાલના ભીલ સમાજમાં પ્રવર્તે છે. હકીકતમાં આ ચળવળ પ્રત્યે બ્રિટિશરોને સહાનુભૂતિ હતી. વાસ્તવિક રીતે જોતાં, ગોવિંદ ગુરુના ઉપદેશથી ભીલો બળવા, લૂંટફાટ, ચોરી-ડકૈતી જેવી પ્રવૃત્તિઓથી દૂર રહેતા હોવાથી બ્રિટિશરોની સમસ્યાઓ હળવી બની હતી. જેથી બ્રિટિશ અધિકારી હેમિલ્ટને તા. ૧૯ માર્ચ, ૧૯૧૪ના રોજ વાંસવાડાના રાજાને પત્ર લખી ભીલો સાથે સહાનુભૂતિપૂર્વક વર્તી તેઓને બળજબરીથી દારૂ અને માંસ ન ખવડાવવા જણાવ્યુ તેમજ તેઓના ધાર્મિક સ્થળોને ખલેલ ન પહોચડવાની પણ સલાહ આપી હતી. ગોવિંદ ગુરુની સજામાં બે વાર થયેલા ઘટાડા પાછળ બ્રિટિશ સહાનુભૂતિ જ કારણભૂત હતી.

૭. ભગત ચળવળને વ્યવસ્થિત અને સરળતાથી ચલાવવા માટે ગોવિંદ ગુરુએ ધાર્મિક હોદ્દાઓ અને અનુયાયીઓનુ વ્યવસ્થિત સંગઠન ઉભું કર્યું હતું. ૧૯૩૧માં ગોવિંદ ગુરુના અવસાન બાદ ચળવળના આગેવાનો આદિવાસી સમાજના નેતા બન્યા હતા. જેમાં દીપા ભગત અને દેવા ભાત વાંસવડા રાજ્ય પ્રજામંડળના પ્રતિનિધિ બન્યા હતા. ગુરુની ધૂણીઓ ભાગતો માટે તીર્થસ્થાન બન્યા હતા. ગોવિંદ ગુરુનો પુત્ર હારી લસોડિયાની ધૂણીનો અને બીજો પુત્ર અમરૂ લીમડી (કંબોઇ) ખાતેની ધૂણીના મુખિયા બન્યા હતા. કારીયા મહારાજ સુરાન્ટાની ધૂણીનો કોઠારી બન્યો હતો. પારગી ગેંદાલ જોરજી (બટકવાડા), વણઝારા લાખા જીવણ, સારજી મેરજી પારજી (બટકવાડા), તેજા ગલા મુનિયા અને પૂંજા ગલા મુનિયા (ગરાડુ, ઝાલોદ) વગેરે આદિવાસી સમાજમાંથી જ નેતા તૈયાર થયા હતા.[૯]

નિષ્કર્ષ :

જો આ ચળવળની મર્યાદાઓ જોઈએ તો આ ચળવળ માત્ર વાંસવાડા, ડુંગરપુર, કુશલગઢ, સંતરામપુર, ઝાલોદ વગેરે વિસ્તાર પૂરતી જે કેન્દ્રિત હતી તથા ભગત અને બિન ભગત આદિવાસી વર્ગના ઉદભવથી આદિવાસીઓમાં વિભાજન થયું હતું તેમજ આજે પણ ભગત ભીલોએ પોતાના ગુરુની ચમત્કારિક શક્તિઓમાંથી વિશ્વાસ ગુમાવ્યો નથી અને વર્તમાન ધૂણીઓના ગુરુઓ પોતાને ગોવિંદ ગુરુના અવતાર તરીકે ગણાવે છે. હકીકતે ગોવિંદ ગુરુની ભગત ચળવળથી સુસંસ્કૃત બનેલા ભીલ ભગતો પંચમહાલની ભવિષ્યની સુધાર પ્રવૃત્તિના વાહકો બન્યા હતા. તેઓએ સમાજ, ધર્મ અને શિક્ષણ સુધારા ક્ષેત્રે આગળ આવ્યા હતા. જેનાથી ભવિષ્યની રાજકીય ચળવળ સમાન "માનગઢ હત્યાકાંડ"માં પોતાના ગુરુના કહેણ માત્રથી મોટી સંખ્યામાં આદિવાસીઓએ પોતાના જીવનું બલિદાન આપ્યું હતું. વધુમાં ભીલ સેવા મંડળ, ગાંધીજીની દારૂનિષેધ તેમજ રાષ્ટ્રીય ચળવળમાં પણ આદિવાસી વિસ્તારમાંથી અનેક નેતાઓએ ભાગ લીધો હતો. આમ, ભગત ચળવળે ૧૯મી સદીમાં અંધકારમય, પશુતાભરી જીંદગી જીવતા ભીલ સમાજ માટે તેમની લક્ષ્યવિહીન જિંદગીના તમામ પાસાઓમાં ક્રાંતિકારી પરિવર્તન લાવ્યું હતું.

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□. વાઘેલા, અરૂણ (૨૦૧૫). આઝાદીના જંગનો આદિવાસી રંગ. પ્રકાશક : જ્યોતિ વાઘેલા, દ્વિતીય આવૃત્તિ, પૃ. ૩૭-૩૮.

૨. લાવડીયા, શૈલેષ આર. (૨૦૧૫). '૧૯મી અને ૨૦મી સદીના ગુજરાતનાં આદિવાસી આંદોલનો' – અપ્રકાશિત પીએચ.ડી. મહાનિબંધ. સૌરાષ્ટ્ર યુનિવર્સિટી, પૃ. ૮૭.

૩. વાઘેલા, અરૂણ (૨૦૧૫). આઝાદીના જંગનો આદિવાસી રંગ. પ્રકાશક : જ્યોતિ વાઘેલા, દ્વિતીય આવૃત્તિ, પૃ. ૪૦.

૪. લાવડીયા, શૈલેષ આર. (૨૦૧૫). '૧૯મી અને ૨૦મી સદીના ગુજરાતનાં આદિવાસી આંદોલનો' – અપ્રકાશિત પીએચ.ડી. મહાનિબંધ. સૌરાષ્ટ્ર યુનિવર્સિટી, પૃ. ૮૮.

૫. વાઘેલા, અરૂણ (૨૦૧૫). આઝાદીના જંગનો આદિવાસી રંગ. પ્રકાશક : જ્યોતિ વાઘેલા, દ્વિતીય આવૃત્તિ, પૃ. ૪૨-૪૪.

૬. વલવાઇ, પંકજકુમાર બી. (૨૦૦૫). પંચમહાલ જીલ્લાનાં આદિવાસીઓના સામાજિક, રાજકીય, શૈક્ષણિક અને સાંસ્કુતિક ઉત્કર્ષ માટેની પ્રવૃત્તિઓ, એક વિશ્લેષણાત્મક મૂલ્યાંકન (ઇ.સ. ૧૯૧૦ થી ૧૯૯૭). અપ્રકાશિત પીએચ.ડી. મહાનિબંધ. સૌરાષ્ટ્ર યુનિવર્સિટી, પૃ. ૮૩.

૭. એજન, પૃ. ૮૪-૮૫.

૮. એજન, પૃ. ૮૫.

૯. એજન, પૃ. ૯૪-૯૯.

उत्पत्त्यसम्भवाधिकरणम् - चार्वाकाऽक्षरपुरुषोत्तमदर्शनयो: संवाद:

डॉ. कृष्ण: पण्डा
अध्यापक:, स्वामिनारायणवेदान्त:
BAPS स्वामिनारायण-संस्कृत-महाविद्यालय:
सारङ्गपुरम्

सर्वेषु अवैदिकदर्शनेषु चार्वाकदर्शनमेव प्राचीनदृष्ट्या सर्वप्रथमं स्वीक्रियते । अयमेव लोक: आत्मन: क्रीडास्थलमस्ति । तत: अनन्तरं परलोकनामकं किमपि वस्तु नास्ति । इदं शरीरमेव आत्मा अस्ति तथा च मरणमेव मुक्ति: वर्तते । अत एव यावत् शरीरे प्राणा: सन्ति तावत् सुखस्य शान्तेरेव चिन्ता विधेया अस्ति । धर्म: पुरुषार्थो नास्ति । मानवजीवनस्य कृते काम एव पुरुषार्थो भवति । एवंभूतानां चार्वाकसिद्धान्तानां प्रचार: अस्मिन् देशे अति प्राचीनकालादेव प्रचलति ।

उपनिषत्काले अपि चार्वाकाणां समानसिद्धान्तस्य प्रचार: यत्र तत्र आसीत् । तस्मिन् समये अपि मृत्यो: अनन्तरम् आत्मन: स्थिते: विषये जनेषु संदेहस्य भाव आसीत् । केषाञ्चन मतानुसारेण – 'न प्रेत्य संज्ञा अस्ति' इति वाक्यं 'मरणानन्तरं चैतन्यं न तिष्ठति' इत्यर्थे चार्वाकानां प्राचीनतां सूचयति । उपनिषदाधारेणैव ब्रह्मसूत्रग्रन्थस्य प्रणयनं जातम् । ब्रह्मसूत्रस्योपरि साधुर्भद्रेशदासेन स्वामिनारायणसिद्धान्तानुरूपेण स्वामिनारायणभाष्यं लिखितम् । अस्मिन् ग्रन्थे अध्यायचतुष्टयं विद्यते । अध्याया: पादेषु, पादा: अधिकरणेषु विभक्ता: तथा अधिकरणानि सूत्रेषु विभक्तानि सन्ति । तत्र द्वितीयाध्यायस्य द्वितीयपादस्य अन्तिममधिकरणं वर्तते – उत्पत्त्यसम्भवाधिकरणम्, यत्र जगद्रचनाविषये चार्वाकस्य तथा अक्षरपुरुषोत्तमदर्शनस्य संवाद: दृष्टिगोचरो भवति ।

अत्र नास्तिकशिरोमणे: प्रत्यक्षप्रमाणपूजकस्य स्वभाववादिन: चार्वाकमतस्य निरसनं क्रियते । कार्यकारणभावं व्यर्थमिति गणकेषु माध्यमिकवदेव एष: चार्वाक: अपि अन्यतम: । एतस्य मतस्य अनुयायिन: खलु डिण्डिमघोषं कृत्वा घोषयन्ति यत् परमात्मा नास्त्येव । तर्हि स: जगत: अपि कारणमिति कथमिति सिद्धं भवेत् ? न किमपि कार्यं, न किमपि कारणं, कार्यकारणभावस्योपपत्ते: । तर्हि जगत: उत्पत्ति: कथमभवदिति चेत्, चार्वाका: वदन्ति यत् सर्वं स्वाभाविकमेव । उत्पत्ते: कारणं न मार्गितव्यं यतो हि निर्निमित्तमेव सर्ववस्तूनाम् उद्भवो अभवत् । कण्टकस्य तीक्ष्णता एवञ्च धरायां प्राप्तानां धातूनां विचित्रत्वं तथा प्रस्तरस्य कठिनत्वं प्रयत्नेन न उद्भवन्ति ।

तीक्ष्णतादय: तु कण्टकस्य स्वभाव एव । अत:, व्यर्थ एव वर्तते कार्यकारणस्य चिन्ता । स्वभावेनैव समग्रा प्रवृत्ति: भवति । स्वभावेनैव निवृत्ति: च जायते । अस्माकीनां पूर्वजानामुक्तिरपि वर्तते यद् –

अग्निरुष्णो जलं शीतं समस्पर्शस्तथाऽनिल: ।

केनेदं चित्रितं तस्मात् स्वभावात् तद्व्यवस्थिति: ॥

तस्यैव मतस्य खण्डनं कृत्वा सूत्रकार: सूत्रं दर्शयति ।

सूत्रम् - "उत्पत्त्यसम्भवात्" (ब्रह्मसूत्रम्. 2/2/42)

स्वभाववादस्य सिद्धि: न भवति । कथम् ? उत्पत्त्यसम्भवात् ।

एतत्सूत्रं निरूपयन् स्वामिनारायणभाष्यकार: भाष्ये लिखति यत् केवलं स्वभावेनैव जगदुत्पत्ति: असम्भवा इत्यर्थः । स्वभावस्य अयुतसिद्धताया: स्वाभाविकत्वात् सर्वदा वर्तमानस्य वस्तुन: नित्योद्भवस्य तथा नित्यविनाशस्य अभावादेव उत्पत्ते: वार्ता एव कथं सम्भवेत् ? यदि पृथिव्या: स्वत: स्वभाव एव घटाकारे परिणाम प्राप्तुमिति चेत् तर्हि सकला पृथिवी एव स्वत: घटाकारं प्राप्नुयु: । एवं न भवति । पटस्य अपि उत्पत्ति: न भवेत् । घटाद् भिन्नरीत्या पटस्य उत्पत्ति: भवति ।

परन्तु मृत्तिकाया: घटरूपेण तथा तन्तो: पटरूपेण, इत्यादि-सर्वेषामपि स्वाभाविकतया अविशेषतया च कार्यकारणभावस्य असिद्धये कारणस्य अभावादेव सुतरां कार्यस्य उत्पादनस्य अभावादेव इदं परिदृश्यमानस्य जगत: उत्पत्तिरपि असम्भवा भवति इति महद्दोषाय । अत एव स्वाभाविकरीत्या अस्य जगत: उत्पत्ति: न भवति इति सिद्धम् ।

स्वभाववादीनां द्वितीयं दूषणं वक्ति सिद्धान्ती ।

सूत्रम् – "न च कर्तु: करणम्" (ब्रह्मसूत्रम्. 2/2/43)

यदि स्वाभाविकरीत्या एव सर्वा: प्रवृत्तय: भवन्ति तर्हि कस्यापि कर्तु: अथवा करणस्य अपि अपेक्षा न वर्तते । कोऽपि कर्ता यथा कुलाल: अथवा तक्षक: स्वयमेव घटस्य अथवा आधानिकाया: उत्पादने असमर्थो भूतादेव दण्डवास्यादिकं करणतया प्रयुनक्ति इति दृश्यते । एष: कर्तृकरणभाव एव स्वभाववादं न उपपादयति ।

एवञ्च, अद्योत्पन्नघटादीनां कम्बुग्रीवादिमत्त्वद्वारा अवस्थानं यदि स्वाभाविकमेव स्यात् तर्हि कथम् अद्यैव तस्योत्पत्ति: अभवत् ? किमर्थं विलम्ब: अभवत् ? किमर्थं कुलालादिकर्तु: तथा च दण्डादिकरणानां घटनिर्माणे अपेक्षा वर्तते ? एतत् सर्वमेव तेषां स्वभाववादीनां कृते असमञ्जसम् ।

यद्यपि स्वभावेनैव सकलव्यवहारस्य उपपत्तये नास्ति किमपि कार्यं कारणं वा, तत्रापि सकलकार्यकारणभावस्य प्रतिषेधे उत्तरं दास्यते अनेन सूत्रेण

सूत्रम् – "विज्ञानादिभावे वा तदप्रतिषेधः" (ब्रह्मसूत्रम्. 2/2/44)

'वा'शब्द: द्वितीयरीत्या आक्षेपं सूचयति । विज्ञानम् अर्थात् कार्यस्य उपादानवस्तुविषयस्य ज्ञानम् । 'आदि'पदेन तदनुगुणेच्छाप्रयत्नादीनां ग्रहणं भवति । तथा च ज्ञानेच्छाप्रयत्नादीनां भावे एव कार्योत्पत्ति: जायते इति नियम: दृश्यते । तत्र कार्यकारणभावस्य प्रतिषेधो न वर्तते । यथा घटोपादानभूतमृत्तिकां कोऽपि जानाति एवञ्च घटं निर्मातुम् इच्छति । तदनुगुणं प्रयत्नम् अपि आदत्ते । तदनन्तरमेव घटस्य उत्पत्ति: जायते । एवमेव विज्ञानादिसद्भावादेव कार्यस्य उत्पत्ते: सिद्धि: भवति । स्वभाववादस्य आश्रयं कृत्वा कार्यकारणभावस्य प्रतिषेध: युक्तो न वर्तते ।

इतोऽपि स्वभाववादे दूषणं विद्यते । तत्परिहाराय अन्तिमं सूत्रं वर्तते अस्य अधिकरणस्य

सूत्रम् – "विप्रतिषेधाच्च" (ब्रह्मसूत्रम्. 2/2/45)

विप्रतिषेध: नाम विरोध: । विरोधादपि स्वभाववाद: असमञ्जस: । कया रीत्या ? अनया रीत्या । अत्र स्वामिनारायणभाष्यकार: सुचारुतया स्वयुक्तिं प्रकाशयति । घट: उत्पद्यते तिष्ठति तथा च विनश्यति । तर्हि भवद्भि: अत्र वक्तव्यं यत् किं

(1) केवलम् उत्पत्ति: वा केवलं स्थिति: अथवा केवलं नाश एव घटस्य स्वभावो वर्तते ?

(2) अथवा त्रयमपि वर्तते ?

(3) अथवा न किमपि वर्तते ?

एवं वर्तते चेत्तर्हि उत्पत्तिस्थित्यो:, उत्पत्तिविनाशयो: एवञ्च स्थितिविनाशयो: युगपदेव स्थिति: असम्भवादेव तथा च परस्परविरोधभावात् जगत्सर्जनेत्यादिसकलव्यवस्थाया: भङ्गस्य प्रसङ्ग: स्याद् एवञ्च समग्रव्यवहारापत्ति: भविष्यति।

भवतु नाम विरोधपरिहाराय उत्पत्तिस्थित्यादिस्वभावानाम् अवधारणां भवन्त: चार्वाका: कुर्वन्ति, तर्हि भवन्त: धन्या: ! स्वभाववादिन: भूते सत्यपि परित्यक्ते स्वभावे एव सर्वं परित्यक्तं भवति इति भवद्वार्ताया: किं खण्डनाय अवशिष्टम् ? अत्र 'विप्रतिषेधाच्च' इति सूत्रे 'च'कारेण सृष्टे: उपरते: अभावेत्यादीनां दोषान्तराणां समूहस्य ग्रहणं विहितम्। इत्थं, शास्त्रप्रमाणानुग्रहरहितस्य चार्वाकस्य सर्वा वाक् अचारु एव अत: सा वाक् सर्वथा हेया।

एवमेव चार्वाक-अक्षरपुरुषोत्तमयो: संवाद: उपस्थापित: । तत्र स्वामिनारायणभाष्यकारेण स्वमतप्रस्थापनपुर:सरं स्वभाववादीनां चार्वाकाणां जगत्कारणवादविषयकवार्ता निरसिता इति दृश्यते।

ભારતમાં રોજગારી અને વિદેશી હુંડિયામણમાં પ્રવાસનક્ષેત્રનો ફાળો

સંશોધક

હરેશ દયાતર

અર્થશાસ્ત્ર ભવન

કે.એસ.કે.વી. કચ્છ યુનિવર્સિટી ભુજ

➢પ્રસ્તાવના

માનવ જાતની ઉત્પતિ થઈ ત્યારથી માનવ વિવિધ ક્રિયાઓ કરતો આવ્યો છે.માનવી દ્વારા પોતાની જરૂરિયતો પૂર્ણ કરવા માટે જે ક્રિયાઓ કરતો આવ્યો છે. જરૂરી સંશાધનો એક સ્થળે પ્રાપ્ત ન થતાં હોય એવા સમય દરમિયાન માનવી એક સ્થળથી અન્ય સ્થળ સાધન પ્રાપ્તિ માટે હતી કરતો હતો.જેને હિજરત એવો શબ્દ આપવામાં આવેલ હતો.દા.ત.કચ્છના રણ વિસ્તારમાં રહેતા માલધારીઓ વરસાદ ન પડવાથી પોતાના પશુઓ ને બચવા અને નિભાવવા માટે ગુજરાતના અને ભારતના અન્ય વિસ્તારમાં સ્થળાંતર કરતા હતા. આવા પ્રકારે કરવામાં આવ્યું સ્થળાંતર અમુક સમય પૂરતુ મર્યાદિત હતું. આને પ્રવાસન કહી શકીએ છીએ. સમયની સાથે પ્રવાસન ની અલગ વ્યાખ્યાઓ અને પ્રકારો અસ્તિત્વ માં આવ્યા. વિવિધ પર્વતો અને નદીઓના પૂજન અને દેવી દેવતાઓ પ્રત્યે આસ્થા ધરાવતા માનવીઓ દ્વારા એમના દર્શન માટે એક સ્થળથી અન્ય સ્થળ પર જવાનું એને ધાર્મિક પ્રવાસ અથવા તો યાત્રા કે જાત્રા કહેવામાં આવે છે. મોજ શોખના સાધનો કોઈ જગ્યાએ કેન્દ્રિત થતાં અથવા તો જે તે સ્થળના સૌન્દર્યને નિહાળવા માટે લોકો પરિવહન કરતા થયા એને મોજ શોખ માટે કરવામાં આવેલ પ્રવાસ કહેવામાં આવે છે. અને ત્યાર બાદ આધુનિક સમયમાં આરોગ્યની સગવડની પ્રાપ્તિ માટે કરવામાં આવતા પરિવહનને મેડિકલ ટુરિઝમ કહેવામાં આવે છે. પ્રવાસન બે સ્થળ વચ્ચેનું,કોઈ બે રાજ્યો વચ્ચેનું કે બે રાષ્ટ્રો વચ્ચેનું હોઇ શકે છે.જ્યારે બે કે વધુ રાષ્ટ્રો વચ્ચે પ્રવાસન થાય ત્યારે તેને આંતરરાષ્ટ્રીય પ્રવાસન કહેવામાં આવે છે. હવે આપણે પ્રવાસનની વિવિધ વ્યાખ્યાઓ જાણીએ અને ત્યારબાદ ભારતમાં અને ગુજરાતમાં પ્રવાસનની સ્થતીનો અભ્યાસ કરીએ.

પ્રવાસન નો અર્થ

કોઈ વ્યક્તિ દ્વારા નિશ્ચિત હેતુને સિદ્ધ કરવા માટે નિયત સમય માટે કોઈ એક પ્રદેશ,રાજ્ય કે દેશનીમાં કરવામાં આવતી મુસાફરીને પ્રવાસ કહેવામાં આવે છે. પ્રવાસ સમય સાથે પણ સંબંધ ધરાવે છે. કોઈ વ્યક્તિ કાયમી સ્થળાંતર કરે તો એને પ્રવાસ કહેવામાં આવતો નથી. એ અમુક સમય બાદ પોતાના મૂળ સ્થાન પર પરત ફરતો હોય છે.

પ્રવાસન શબ્દની ઉત્પતિ પર્યટન કે દેશાટન પરથી થયેલ છે જેનો અર્થ એક સ્થળથી અન્ય સ્થળ પર નિયત સમયે જવું એવો થાય છે. - ભગવત ગૌ મંડળ

પ્રવાસન શબ્દની ઉત્પતિ tour શબ્દ પર થી થઈ છે.જેનો અર્થ મુસાફરી સાથે સંકળાયેલ છે. . -World Encyclopedia.

- **ભારતમાં પ્રવાસન**

ભારતમાં પ્રવાસનનો ઉલ્લેખ વેદો અને પુરાણોમાં મળી આવે છે. ભારતના પ્રચલિત ગ્રંથોમાં કથાનાયક,કથાનાયિકા કે અન્ય પાત્રો દ્વારા કરેલા વિવિધ પ્રવાસની માહિતી પ્રાપ્ત થાય છે.ત્યાર બાદ અર્વાચીન અને પ્રાચીન યુગમાં પણ પ્રવાસન ને લગતા અનેક પ્રસંગો જોવા મળે છે. આધુનિક સમયમાં ભારત પ્રવાસન ક્ષેત્રના વિકાસને મહત્વ આપીને કાર્ય કરી રહ્યો છે. ભારતમાં વિવિધ રાજ્યો પ્રવાસન દૃષ્ટિએ મહત્વ ધરાવે છે. જેમાં રાજસ્થાન પોતાના વિશાળ કિલ્લાઓ,ઐતહાસિક વિરાસતો,મંદિરો અને ભૌગોલિક વિવિધતાથી પ્રવાસીઓને પોતાની તરફ આકર્ષિત કરે છે. જમ્મુ કાશ્મીરમાં કુદરતી સૌંદર્ય ને જોવા માટે લોકોની ખૂબ જ મોટી ભીડ આપણે હરહંમેશ જોઈએ છીએ. આસામ રાજ્યમાં ગેંડા અને વિવિધ પ્રાણીઓ માટે, મધ્ય પ્રદેશ કિલ્લાઓ અને દ્રશ્યો માટે આમ વિવધ રાજ્યો અનેક વિવિધ ભૌગોલિક સૌંદર્ય અને ઇતિહાસથી પ્રવાસીઓને પોતાની તરફ આકર્ષિત કરે છે. ભારતનો પ્રવાસનમાં વર્ષ ૨૦૧૯-૨૦ મુજબ વિશ્વમાં ૧૨મુ સ્થાન ધરાવે છે. આ વર્ષમાં ભારતમાં લગભગ ૧૦.૯૨ મિલિયન વિદેશી પ્રવાસીઓએ ભારતની મુલાકાત લીધી હતી.અને અંદાજિત ૧,૮૮,૩૬૪ કરોડ નો ખર્ચ પ્રવાસીઓ દ્વારા કરવામાં આવ્યો હતો.

પ્રવાસીઓના ૭૭.૪% પ્રવાસીઓ હવાઈમાર્ગે યાત્રા દ્વારા અને ૨૧.૭% પ્રવાસીઓ જમીનમાર્ગે અને ૦.૯% પ્રવાસીઓ દરિયાઈમાર્ગે આવેલ હતા. કુલ પ્રવાસીઓમાં ૫૮.૯% સ્ત્રી અને ૪૧.૧% પુરુષો હતા.કુલ પ્રવાસીઓમાં ૧૪.૬% પ્રવાસીઓ ધંધા રોજગારના હેતુથી આવ્યા હતા.૫૭.૧% પ્રવાસીઓ મોજશોખ માટે,૬.૭% પ્રવાસીઓ આરોગ્ય માટે,૨૧.૯% પ્રવાસીઓ અન્ય હેતુ માટે ભારતમાં આવ્યા હતા.

ગુજરાતમાં પ્રવાસન

ગુજરાત પણ અર્વાચીન યુગથી પ્રવાસન માટે મહત્વ અને ઇતિહાસ ધરાવે છે. ત્યાર બાદ આજના આધુનિક સમયમાં વિવિધ કારણોસર પ્રવાસીઓ ગુજરાતમાં આવેલા હતા. વર્ષ ૨૦૧૯-૨૦માં લગભગ ૫.૯ કરોડ પ્રવાસીઓએ ગુજરાતની મુલાકાત લીધી હતી.ગુજરાતમાં પ્રવાસન માટે જુદા જુદા સ્થળો આવેલા છે.જે ગુજરાતની ઐતિહાસિક સમૃદ્ધિની ઝાંખી કરાવે છે.

આધ્યાત્મિક પ્રવાસન, નૈસર્ગિક પ્રવાસન, વેપારી પ્રવાસન, વિરાસત પ્રવાસન, આરોગ્ય પ્રવાસન, મનોરંજન અને પર્યાવરણ પ્રવાસન, સાંસ્કૃતિક પ્રવાસન, ગ્રામ્ય અને શહેરી પ્રવાસન, રમત-ગમત, પ્રસંગ પ્રવાસન

- **સંદર્ભગ્રંથ સાહિત્ય**

રિપોર્ટ-યુનેસ્કો (2009) ના અભ્યાસ મુજબ G.D.P અને નિકાસના દ્રષ્ટિકોણ એશિયા પેસિફિક વિસ્તારમાં પ્રવાસન એ અગત્યનું ક્ષેત્ર છે. પ્રવાસન રોજગારી પૂરી પડે છે. એ દ્રષ્ટિએ પણ તેનું મહત્વ રહેલું છે. આ ઉપરાંત અનુભવો એ પણ દર્શાવે છે કે પ્રવાસન સંબંધી યોગ્ય હસ્તક્ષેપ એ સ્થાનિક લોકોના જીવનધોરણને ઊંચે લઈ જવામાં તથા ગરીબી નિવારવામાં અગત્યની ભૂમિકા ભજવે છે.

રાષ્ટ્રીય પ્રવાસનનીતિ(2002) અનુસાર પ્રવાસનનું રાષ્ટ્રીય કક્ષાએ મહત્વ સ્થાપિત કરવાના સંદર્ભમાં ધરેલું પ્રવાસનને ઉત્તેજન, વહીવટી વ્યવસ્થામાં સુધારો, બજારની જરૂરિયાત મુજબ નવા પ્રવાસન ઉત્પાદનોનો વિકાસ, ટકાઉ અને અસરકારક વેચાણ વ્યવસ્થા તથા સ્પર્ધાત્મકતાને પ્રોત્સાહન જેવી બાબતોને આવરી લેતી અસરકારક નીતિ પર ભાર મૂકાયો છે. આ ઉપરાંત પ્રવાસન વિકાસના ભાગરૂપ દરિયા કિનારાનું પ્રવાસન(બીચ ટુરિઝમ), ગ્રામ્ય પ્રવાસન, પર્યાવરણીય-ઈકો પ્રવાસન, માંગ આધારિત પ્રવાસન વગેરે પર ખાસ ધ્યાન કેન્દ્રિત કરાયું છે. જો કે આદિવાસી વિસ્તારોમાં પ્રવાસન વિકાસ સંદર્ભે કોઈ વિશેષ ઉલ્લેખ કરાયેલો નથી

ગુજરાત પ્રવાસનનીતિ(2009)એ કાર્યક્રમ આધારિત (Event base) પ્રવાસન, પર્યાવરણીય-ઈકો પ્રવાસન, સાહસિક પ્રવાસન, પ્રવાસન સર્કિટનો વિકાસ, માળખાકીય વિકાસ, ખાનગીક્ષેત્ર અને જિલ્લા વહીવટતંત્રની પ્રવાસન વિકાસમાં ભાગીદારી વગેરે પર ભાર મૂકે છે, જો કે તેમાં પ્રવાસન પ્રવૃત્તિની આદિજાતિ અને ડુંગરાળ વિસ્તારમાં ભૂમિકા કઈ હશે તે પર કોઈ પ્રકાશ પાડ્યો નથી.

ગુજરાત પ્રવાસનનીતિ(2015) મુજબ ગુજરાત સરકારે 1925માં સ્થાનિક, રાષ્ટ્રીય અને આંતરરાષ્ટ્રીય પ્રવાસીઓ સંદર્ભે દેશના પ્રથમ પાંચ રાજ્યોમાં સ્થાન પ્રાપ્ત છે. આ પ્રવાસનના સંદર્ભમાં ઓછા જાણીતા કે અજાણ્યા પરંતુ વિકાસની વિપુલ સંભાવનાવાળા સ્થળોનો વિકાસ, હયાત આંતરમાળખાને મજબૂત કરવું તથા નવા આંતરમાળખાનો વિકાસ, પ્રવાસન પ્રોડક્ટોમા વૈવિધ્ય લાવવુ, પ્રવાસન સંદર્ભિત મૂડીરોકાણ માટે મોટા પાયે સબસીડી અને કર રાહતો, ગુજરાતની પ્રવાસન સંદર્ભિત સુવિધાઓ અને જાણીતા સ્થળોનો પ્રચાર પ્રસાર તેમજ માનવસંસાધન વિકાસ પર વિશેષ ભાર મૂકવામાં આવ્યો છે. જોકે આ નીતિમાં આદિવાસી વિસ્તારોના વિકાસ સંદર્ભે પ્રવાસનની ભૂમિકાને ધ્યાનમાં લીધી હોય તેમ જણાતું નથી.

➢**સંશોધનના હેતુઓ**

- ભારતના પ્રવાસન વિશે પ્રાથમિક માહિતી મેળવવી.
- ભારતમાં પ્રવાસનનો રોજગારીમાં ફાળો તપાસવો.
- ભારતમાં પ્રવાસનમાં અગ્રેસર રાજ્યોની માહિતી મેળવવી.
- ભારતમાં પ્રવાસનમાંથી પ્રાપ્ત થતી વિદેશી હુંડિયામણની માહિતી મેળવવી

➢**સંશોધન મહત્વ**

- આ સંશોધન અભ્યાસ ભારતના પ્રવાસનને ઉજાગર કરવામાં મહત્વનું સાબિત થશે.
- આ સંશોધન અભ્યાસથી ભારતમાં પ્રવાસનનું મહત્વ જાણી શકાશે.
- આ સંશોધન અભ્યાસથી ભારતમાં ટોંચના પ્રવાસનમાંથી રોજગારી પ્રાપ્ત કરતા રાજ્યોની મળવા પામશે.
- આ સંશોધન અભ્યાસ સરકારને નીતિ વિષયક નિર્ણયો લેવામાં મદદરૂપ સાબિત થશે.

➢**સમય ગાળો**

આ સંશોધન અભ્યાસનો સમયગાળો વર્ષ ૨૦૧૬ થી ૨૦૨૦ દરમીયા પ્રવાસન ક્ષેત્રના વિકાસથી રોજગારીમાં થયેલ વૃધીએ ધ્યાનમાં લીધેલ છે.

➢**કાર્યક્ષેત્ર**

મારા આ સંશોધન અભ્યાસનું કાર્યક્ષેત્રમાં સમગ્ર દેશમાં કુલ રોજગારીમાં પ્રવાસનક્ષેત્રમાંથી પ્રાપ્ત થતી રોજગારી અને છેલા પાંચ વર્ષની સ્થિતિનો અભ્યાસ કરવામાં આવેલ છે.

➢**માહિતીના પ્રાપ્તિસ્થાનો**

માહિતીની પ્રાપ્તિ માટે વિવિધ સામયિકો,વેબસાઈટ, અન્ય સંશોધન રીપોર્ટ,બુકો અને આંકડાલક્ષી માહિતી માટે પ્રવાસન અહેવાલો એ આંકડાકીય સસ્થાઓ વગેરેનો ઉપયોગ કરવામાં આવેલ છે.

➢**માહિતીનું વિશ્લેષણ**

ભારતમાં પ્રવાસન ઉદ્યોગથી જન્મતી રોજગારીના છેલ્લા પાંચ વર્ષના આંકડાઓનો અહી તુલનાત્મક અભ્યાસ કરવામાં આવેલ છે. જે આપણે કોષ્ટક અને આલેખ દ્વારા સમજવાનો પ્રયાસ કરશુ.

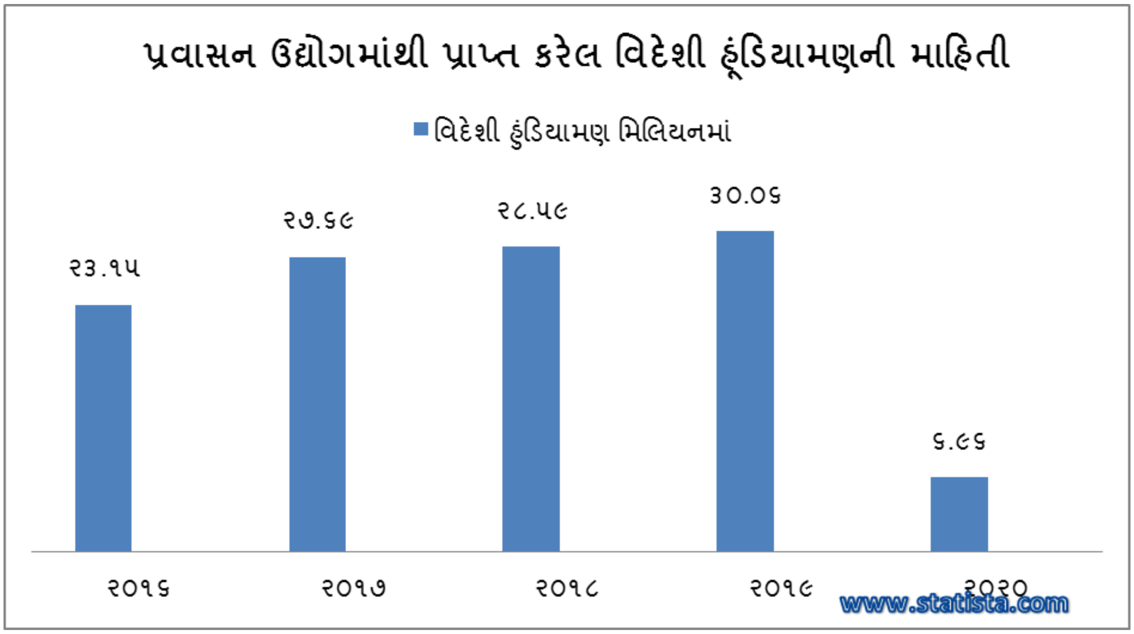
૧.નીચેના કોષ્ટક અને આલેખમા ભારતમાં વર્ષ ૨૦૧૬ થી ૨૦૨૦ દરમિયાન પ્રવાસન ઉદ્યોગમાંથી કેટલી વિદેશી હૂંડિયામણ પ્રાપ્ત કરેલ હતી એની માહિતી દર્શાવવામાં આવેલ છે.

કોષ્ટક-૦૧

વર્ષ	વિદેશી હુંડિયામણ મિલિયનમાં
૨૦૧૬	૨૩.૧૫
૨૦૧૭	૨૭.૬૯
૨૦૧૮	૨૮.૫૯
૨૦૧૯	૩૦.૦૬
૨૦૨૦	૬.૯૬

આલેખ -

૦૧



વર્ષ ૨૦૧૬ માં ભારતે ૨૩.૧૫ બિલિયન યુએસ ડોલરની વિદેશી હૂંડિયામણ આવક પ્રવાસનક્ષેત્રમાંથી પ્રાપ્ત કરેલ હતી.

વર્ષ ૨૦૧૭ માં ભારતે કુલ ૨૭.૬૯ મિલિયન યુએસ ડોલરની વિદેશી હૂંડિયામણ આવક મેળવી હતી.

વર્ષ ૨૦૧૮ માં ભારતે કુલ ૨૮.૫૯ મિલિયન યુએસ ડોલરની વિદેશી હૂંડિયામણ આવક મેળવી હતી.

વર્ષ ૨૦૧૯ માં ભારતે કુલ ૩૦.૦૬ મિલિયન યુએસ ડોલરની વિદેશી હૂંડિયામણ આવક મેળવી હતી.

વર્ષ ૨૦૨૦ માં ભારતે કુલ ૬.૯૬ મિલિયન યુએસ ડોલરની વિદેશી હૂંડિયામણ આવક મેળવી હતી.

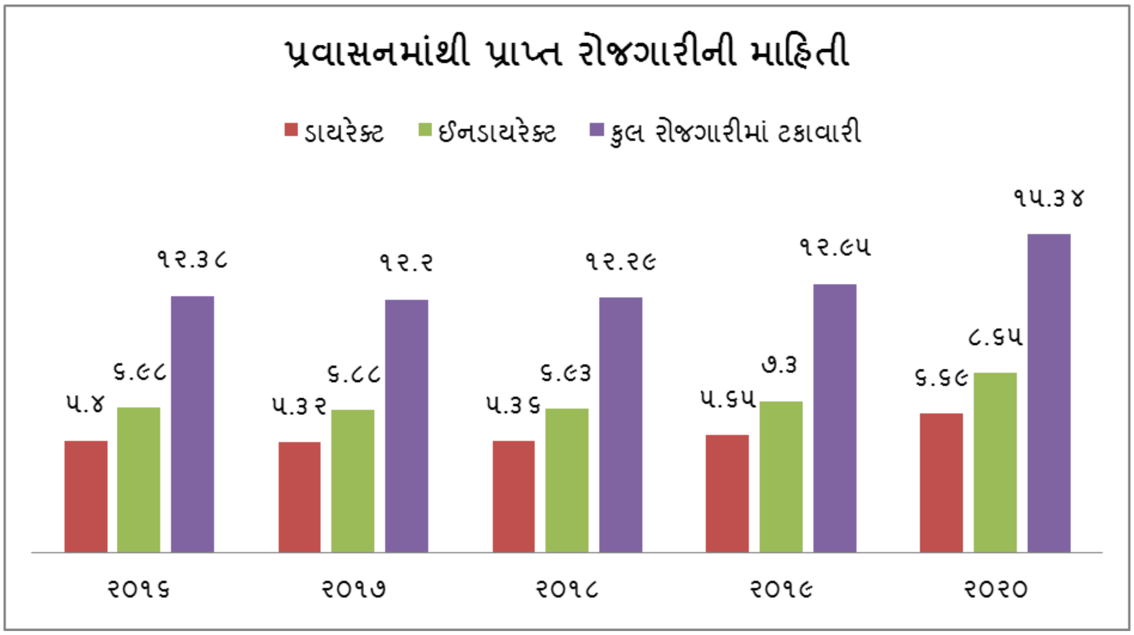
૨. નીચેના કોષ્ટક અને આલેખમાં ભારતમાં પ્રવસનક્ષેત્રમાંથી પ્રાપ્ત રોજગાર ની માહિતી દર્શાવામાં આવેલ છે.

કોષ્ટક-૦૨

વર્ષ	કુલ રોજગારી (મિલિયનમાં)	ડાયરેક્ટ	ઈનડાયરેક્ટ	કુલ રોજગારીમાં ટકાવારી
૨૦૧૬	૭૨.૨૬	૫.૪	૬.૯૮	૧૨.૩૮
૨૦૧૭	૭૫.૩૪	૫.૩૨	૬.૮૮	૧૨.૨

૨૦૧૮	૭૨.૬૯	૫.૩૬	૬.૯૩	૧૨.૨૯
૨૦૧૯	૭૫.૮૫	૫.૬૫	૭.૩	૧૨.૯૫
૨૦૨૦	૭૯.૮૬	૬.૬૯	૮.૬૫	૧૫.૩૪

આલેખ-૦૨



ભારતમાં વર્ષ ૨૦૧૬ દરમિયાન કુલ ૭૨.૨૬ મિલિયન રોજગારી પ્રવાસન અને સંલગ્ન ક્ષેત્રમાંથી પ્રાપ્ત કરેલ હતી જે કુલ રોજગારીના ૧૨.૩૮% થાય છે જેમાંથી ડાયરેક્ટ રોજગારી ૫.૪% અને ઇનડાયરેક્ટ રોજગારી ૬.૯૮% હતી.

ભારતમાં વર્ષ ૨૦૧૭ દરમિયાન કુલ ૭૫.૩૪ મિલિયન રોજગારી પ્રવાસન અને સંલગ્ન ક્ષેત્રમાંથી પ્રાપ્ત કરેલ હતી જે કુલ રોજગારીના ૧૨.૨% થાય છે જેમાંથી ડાયરેક્ટ રોજગારી ૫.૩૨% અને ઇનડાયરેક્ટ રોજગારી ૬.૮૮% હતી.

ભારતમાં વર્ષ ૨૦૧૮ દરમિયાન કુલ ૭૨.૬૯ મિલિયન રોજગારી પ્રવાસન અને સંલગ્ન ક્ષેત્રમાંથી પ્રાપ્ત કરેલ હતી જે કુલ રોજગારીના ૧૨.૨૯% થાય છે જેમાંથી ડાયરેક્ટ રોજગારી ૫.૩૬% અને ઇનડાયરેક્ટ રોજગારી ૬.૯૩% હતી.

ભારતમાં વર્ષ ૨૦૧૯ દરમિયાન કુલ ૭૫.૮૫ મિલિયન રોજગારી પ્રવાસન અને સંલગ્ન ક્ષેત્રમાંથી પ્રાપ્ત કરેલ હતી જે કુલ રોજગારીના ૧૨.૯૫% થાય છે જેમાંથી ડાયરેક્ટ રોજગારી ૫.૬૫% અને ઇનડાયરેક્ટ રોજગારી ૭.3% હતી.

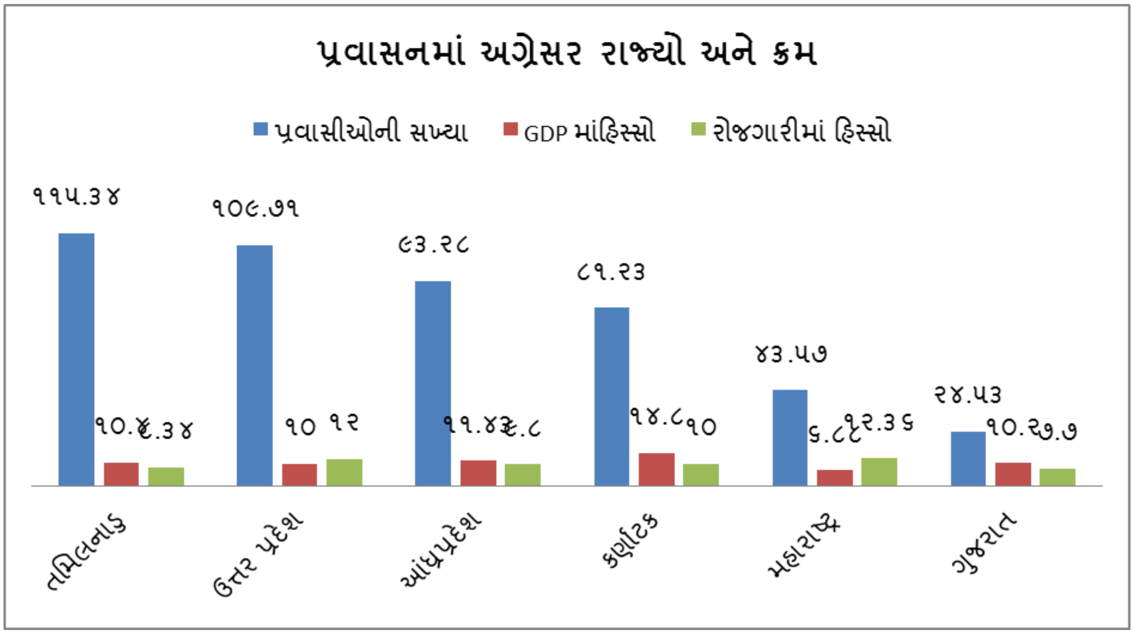
ભારતમાં વર્ષ ૨૦૨૦ દરમિયાન કુલ ૭૯.૮૭ મિલિયન રોજગારી પ્રવાસન અને સંલગ્ન ક્ષેત્રમાંથી પ્રાપ્ત કરેલ હતી જે કુલ રોજગારીના ૧૫.૩૪% થાય છે જેમાંથી ડાયરેક્ટ રોજગારી ૬.૬૯% અને ઇનડાયરેક્ટ રોજગારી ૮.૬૫% હતી.

૩. નીચેના કોષ્ટક અને આલેખમાં ભારતમાં પ્રવાસનમાં અગ્રેસર રાજ્યો (પ્રવાસીઓએ લીધેલ મુલાકાતના આધારે) **ની માહિતી દર્શાવામાં આવેલ છે.**

કોષ્ટક-03

દેશમાં પ્રવાસનમાં ક્રમ	રાજ્ય	પ્રવાસીઓની સખ્યા (મિલિયનમાં)	GDP માંહિસ્સો (%)	રોજગારીમાં હિસ્સો (%)
૧.	તમિલનાડુ	૧૧૫.૩૪	૧૦.૪	૮.૩૪
૨.	ઉત્તર પ્રદેશ	૧૦૯.૭૧	૧૦	૧૨
૩.	આંધ્રપ્રદેશ	૯૩.૨૮	૧૧.૪૩	૯.૮
૪.	કર્ણાટક	૮૧.૨૩	૧૪.૮	૧૦
૫.	મહારાષ્ટ્ર	૪૩.૫૭	૬.૮૮	૧૨.૩૬
૯.	ગુજરાત	૨૪.૫૩	૧૦.૨	૭.૭

આલેખ03



ઉપરોક્ત કોષ્ટક અને આલેખમાં ભારતમાં વર્ષ ૨૦૧૯-૨૦ માં પ્રવાસીઓ લીધેલ મુલાકાતને આધારે ભારતમાં અગ્રેસર રાજ્યોની માહિતી દર્શાવવામાં આવેલ છે.

અહી તમિલનાડુ ભારતમાં પ્રથમ સ્થાન ધરાવે છે. જેમાં ૧૧૫.૩૪ મિલિયન લોકોએ મુલાકાત લીધે હતી.જેનો તામીલનાડુના GDP માં ૧૦.૪ % જેટલો ફાળો જોવા મળે છે.અને રોજગારીમાં ૮.૩૪% હિસ્સો જોવા મળે છે.

ઉત્તર પ્રદેશનો ભારતમાં પ્રવાસનમાં બીજો ક્રમ ધરાવે છે.અહી ૧૦૯.૭૧ મિલિયન પ્રવાસીઓએ ઉત્તર પ્રદેશની મુલાકાત લીધેલ હતી.જેનો ઉત્તર પ્રદેશના GDPમાં ૧૦% જેટલો ફાળો જોવા મળે છે.અને ૧૨% રોજગારીમાં ફાળો જોવા મળે છે.

આંધ્ર પ્રદેશનો પ્રવાસનામાં ત્રીજો ક્રમ ધરાવે છે.જેમાં કુલ ૯૩.૨૮મિલિયન પ્રવાસીઓએ મુલાકાત લીધેલ છે.જેનો GDPમાં ૧૧.૪૩% ફાળો જોવા મળે છે. અને રોજગારીમાં ૧૦% જેટલો ફાળો જોવા મળે છે.

મહારાષ્ટ્ર નો પ્રવાસનમાં ચોથો ક્રમ ધરાવે છે.અહી કુલ ૪૩.૫૭ મિલિયન પ્રવાસીઓએ મુલાકાત લીધેલ હતી.જેનો GDP માં ફાળો ૬.૮૮ % હતો અને રોજગારીમાં ૧૨.૩૬% ફાળો જોવા મળે છે.

આ ક્રમમાં ગુજરાત ૦૯ મો ક્રમાંક ધરાવે છે. ગુજરાતમાં કુલ ૨૪.૫૩ મિલિયન પ્રવાસીઓએ મુલાકાત લીધેલ હતી જેનો GDP ૧૦.૨% ફાળો હતો અને રોજગારીમાં ૭.૭% ફાળો હતો.

➢સંશોધન અભ્યાસના તારણો

- આ સંશોધન અભ્યાસ દરમિયાન જાણવા મળ્યું કે ભારતમાં પ્રવાસનક્ષેત્ર દ્વારા રોજગારી ક્ષેત્રે ખૂબ સારું પ્રદાન જોવા મળે છે.અને કુલ રોજગારીમાં પ્રવાસનનો ફાળો સતત વધતો જોવા મળે છે.
- ભારતમાં પ્રવાસન ઉદ્યોગ દ્વારા વિદેશી હૂંડિયામણ પ્રાપ્ત કરવા માટે મદદરૂપ સાબિત થાય છે અને વર્ષ ૨૦૧૬ થી સતત એમાં વધારો થતો જોવા મળે છે. વર્ષ ૨૦૨૦ દરમિયાન પ્રવાસન માંથી પ્રાપ્ત થતા વિદેશી હૂંડિયામણના પ્રમાણમાં ઘટાડો જોવા મળે છે. જેનું એક પ્રમુખ કારણ Covid-૧૯ છે.
- ભારતમાં પ્રવાસન ઉદ્યોગમાં અગ્રેસર રાજ્યોમાં તમિલનાડુ પ્રથમ છે અને ગુજરાત નો ક્રમ ૯મો જોવા મળે છે.

➢સંશોધન અભ્યાસના સૂચનો

- ભારતમાં પ્રવાસન ઉદ્યોગનો વ્યાપ હજુ વિસ્તરે એવા સરકારે પગલાં લેવા જોઈએ.
- અમુક રાજ્યોમાં પ્રવાસનનો વિકાસ નહિવત જોવા મળે છે.એવા રાજ્યોમાં પ્રવાસન વિકશે એવા પગલાં લેવા જોઈએ.
- પ્રવાસન વિદેશી હૂંડિયામણ માટે પણ મહત્વનું હોય વિદેશમાંથી વધુને વધુ લોકો ભારતની મુલાકાત લે એ માટે પ્રચાર કરવો જોઈએ.

➢ સંશોધન અભ્યાસની મર્યાદા

- આ સંશોધન અભ્યાસમાં વર્ષ ૨૦૧૬ થી ૨૦૨૦ દરમિયાન થયેલ પ્રવાસન વિકાસને ધ્યાને લેવામાં આવેલ છે.
- આ સંશોધન અભ્યાસમાં માત્ર રોજગાર,વિદેશી હૂંડિયામણ અને ભારતમાં અગ્રેસર રાજ્યોની માહિતી જ મેળવામાં આવેલ છે.

➢ સંશોધનની ભાવિ શક્યતાઓ

- પ્રવાસનક્ષેત્રને કારણે માળખાકીય સુવિધામાં થયેલ સુધારા અંગે સંશોધન થઇ શકે છે.
- ભારતમાંથી બહાર પ્રવાસન અર્થે ગયેલા નાગરિકો અંગે સંશોધન અભ્યાસ શક્ય બને છે.
- ભારતમાં પ્રવાસન ક્ષેત્રે વિકાસ ન પામેલાં રાજ્યોની સમસ્યા અને સ્થિતિ અંગે સંશોધન શક્ય છે.

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वर्तमान में माता-पिता को सबसे अधिक एक ही सवाल सताता है कि उनके पुत्र-पुत्रादि के लिए कौन-सा शिक्षा संस्थान उपयुक्त रहेगा?ताकि वो समय के साथ अपना मेल बैठा ले।दूसरा सवाल पढाई के माध्यम को लेकर अभिभावकों को परेशान करता है।माता-पिता चाहते हैं कि अंग्रेजी माध्यम में बच्चा पढ़े ताकि प्रतियोगिता की रेस में वो कहीं पिछड़ न जाए तो दूसरी तरफ परिवार की पुरानी पीढ़ी का यह दृढ विश्वास रहता कि किसी भी विषय को जितनी सरल सुगमता से अपनी मातृभाषा में सिखा जा सकता है उतना किसी अन्य भाषाइ माध्यम से आत्मसात नहीं किया जा सकता है।उनका यह विश्वास अपने स्थान पर योग्य ही है।हमारा समाज ऐसे कितने ही उदाहरणों से भरा पडा हैं,जहाँ बच्चा अपनी स्थनीय भाषा में गाँव की सामान्य प्राथमिक पाठशाला में शिक्षा अर्जित कर के भी सफलता के शिखरों को छू लेता है।ऐसे कई डॉक्टर,इंजिनियर,प्रोफ़ेसर,वैज्ञानिक मिल जायेंगे जिन्होंने अपनी प्रारंभिक शिक्षा अपने ही गाँव की सामान्य-सी कही जानेवाली स्कुल से, अपनी स्थानीय भाषा में प्राप्त करके अपने आपको समाज के उच्च स्थान पर स्थापित किया है जहाँ पहुँच पाना अत्यधिक मुश्किल जान पड़ता है।आज विश्व के अधिकतर देशों में शिक्षा का माध्यम अपनी मातृभाषा ही है।जापान,फ़्रांस,रूस,कोरिया जैसे कई विकसित,विकासशील राष्ट्र अपनी मातृभाषा व राष्ट्र भाषा में अपने देश के बच्चों को शिक्षा प्राप्त करवाते हैं,और वैश्विक स्तर पर ये बच्चे सफलता के शिखरों को भी चुमते हैं।तो क्या हम इस मकाम को अपनी मातृभाषा व राष्ट्रभाषा के सहारे नहीं प्राप्त सकते हैं?

उपयुक्त तर्क-वितर्क से अभिभावक इतने परेशान हो जाते हैं कि उनकी रातों की नींद तक गायब हो जाती है।उनको एक डर हमेशा सताता है कि बच्चे की शिक्षा के सन्दर्भ में उनसे कोई गलत निर्णय न हो जाए।अपने तीन साल के बच्चे के भविष्य को लेकर वह चिंतित रहने लगते हैं।जिस बालक ने अभी ढंग से बोलना भी नहीं सिखा उस पर अभिभावक आशाओं का एक बड़ा महल खड़ा कर देते हैं। क्या यह सही है?चुकी हर एक बालक दूसरों से विशेष है अलग है।यहाँ तक कि वह अपनी तीन पीढ़ियों की रस,रूचि,स्वाभाव,इच्छा,कद,रंग-रूप आदि से भिन्न हो सकता है।कई अभिभावक अपने पूर्वजों की परंपरा को आगे बढ़ने की

सनक में तो कई अपने जीवन की असफलताओं को अपने बच्चों के माध्यम से सफलता में तब्दील करना चाहते हैं। बिना ये जाने कि उनका बालक कुछ और ही बनना चाहता है।अभियोग्यता के मामले में उसके लिए पूर्वनियोजित चौखटे में वो फिट न भी बैठ सके।शायद कुदरत द्वारा वो एक अलग ही वरदान लेकर इस दुनिया में आया हो किसे पता? जिस क्षेत्र में उनकी सात पुरखों ने कभी सोचा तक न हो उस में वो कीर्तिमान स्थापित कर दे। या यह भी संभव है कि पूर्वजो द्वारा पीढ़ी दर पीढ़ी किसी निश्चित क्षेत्र में सफला प्राप्त की हो वो उसे भाए ही नहीं।दूसरेवाली स्थिति में हम अपनी दमित आकांक्षाओं को पूरा करने के लिए या परंपरा का निर्वहन करने के लिए बालक को उसकी इच्छा के विरुद्ध अपने बनाये सांचे में जबरन ढालने का प्रयत्न करते हैं तब हम मुंह की खाते हैं।पैसों के बलबूते पर जो अभिभावक जाने-अनजाने में अपनी इच्छाओं के सांचे में उन्हें ढालने का प्रयत्न करते हैं,वो संतान के प्रति सबसे बड़ी मानसिक हिंसा होगी।इस प्रकार की सोच बच्चे के मानसिक व शारीरिक विकास में बाधक सिद्ध होगी।इससे बच्चे का तो नुकसान होगा ही साथ-साथ राष्ट्र का भी भयंकर नुकसान होगा।राष्ट्र के बहुमुखी विकास के लिए हमें अपना योगदान देना होगा।ये योगदान हम रुपये पैसों से नहीं अपितु प्रकृति द्वारा अपने बच्चों को स्वाभाविक रूप से मिले हुए हुनर को पहचानकर,स्वीकार कर प्रोत्साहित कर के हम दे सकते हैं।

यहाँ सवाल बच्चों के शिक्षा संस्थान या शिक्षा के माध्यम का नहीं है।सवाल है हम अपनी व्यस्त जीवनशैली से अपने बच्चों को कितना समय दे पायेंगे? केवल प्राइवेट ट्यूशन से वांछित सफलता प्राप्त नहीं की जा सकती है।हमारे भारतीय समाज में अक्सर देखा जाता है कि बच्चे की परवरिश में पिता का योगदान आर्थिक सहुलातों तक ही सिमित रहता है।जबकि माताओं पर घर के रखरखाव के साथ-साथ अपने बच्चे को पढ़ाने की भी विशेष जिम्मेवारी बनी रहती है।ऐसी स्थिति में एक समय के बाद माताओं का सब्र जवाब दे देता है और वह न चाहते हुए भी ट्यूशन का सहारा लेने पर विवश हो जाती है।यदि अभिभावक ने स्तरीय शिक्षा प्राप्त कर रखी है और स्वयं बच्चे पर व्यक्तिगत रूप से बारी-बारी से शिक्षा सम्बन्धी ध्यान दे सकते हैं तो माध्यम के तौर पर अंग्रेजी पढ़ाने में कोई बुराई नहीं है।यदि ऐसा संभव नहीं है तब बच्चे को मातृभाषा में पढ़ना ही सही रहेगा क्योंकि माध्यम के तौर पर पर अंग्रेजी का चयन बच्चे और माता-पिता पर एक हद तक अपना दबाव तो बनता ही है।आठवी कक्षा तक यदि अभिभावक ने इस प्रकार ध्यान दे दिया तो आगे बच्चा स्वयं अपने स्कुल के परिवेश से अपने आपको अंग्रेजी के वातावरण में ढाल लेगा।समाज में कई लोगों का यह मानना रहता है कि परिवार में अंग्रेजी का वातावरण न होने पर बच्चा फर्राटेदार अंग्रेजी नहीं

बोल सकता है। यह पूर्ण सत्य नहीं है। अंग्रेजी का वातावरण कोंवेंट स्कुल उपलब्ध करवाते हैं।कोंवेंट स्कुल में शिक्षक-छात्र व छात्र आपस में अंग्रेजी में ही वार्तालाप करते हैं।तथा जो गलती से अपनी स्थानीय भाषा का प्रयोग करता है उसे सजा के रूप में कुछ पैसे जमा करवाने पड़ते हैं।इस प्रकार बच्चा धीरे-धीरे उस वातावरण में ढलने लगता है।दिन के समय का एक बड़ा हिस्सा वो स्कुल परिसर में अपने शिक्षकों व सहपाठियों के बीच बिता देता है बाकी के समय में अभिभावक घर पर बारी-बारी से ध्यान दें तो शिक्षा का माध्यम कोई विशेष समस्या नहीं है।जिन परिवारों में अभिभावक या घर के किसी भी सदस्य ने स्तरीय शिक्षा प्राप्त नहीं की है और बच्चे की स्कुल के शुरूआती वर्षों में विशेष ध्यान नहीं दिया जा सका,उसे केवल और केवल स्कुल पर छोड़ दिया गया हो तो अवश्य आगे जाकर समस्या गंभीर हो सकती है। ऐसी स्थिति में बच्चा शिक्षा का आनंद लेने के बजाय उसे बोझ या सजा समझने लगता है।धीरे-धीरे पढाई से उसकी रूचि हटने लगती है ।यदि ऐसा है तो बच्चे को अंग्रेजी माध्यम से पढ़ने का मोह त्यागना ही अभिभावक व बच्चे दौनों के लिए श्रेयस्कर रहेगा।जिस विषय को सिखने में बच्चा ख़ुशी महसूस करेगा स्वभाविक रूप से उसमें उसकी दक्षता अपने आप आ जायेगी।अंग्रेजी माध्यम के चक्कर में हमें उसके सिखने की शक्ति का दमन नहीं करना चाहिए।

बच्चों के सर्वांगी विकास और राष्ट्र की उन्नति के लिए हमें दंभ छोड़ना होगा। हमारे आस-पास के समाज में हम अक्सर देखतें हैं कि अभिभावक जिस क्षेत्र में सफल हैं उसी क्षेत्र में बच्चे को भी जबरन घसीटा जाता हैं।या इसके विपरीत वो खुद जिस किसी क्षेत्र में सफल नहीं हो पाए,पहुँच नहीं पाए,जहाँ पहुँचने की मंशा उनकी हमेशा रही है;वहां बच्चों को ले जाने की जिद लिए बैठ जाते हैं।इससे न परिवार का भला हो सकता है न राष्ट्र का।आज राष्ट्र को विभिन्न क्षेत्रों में दक्ष मनुष्यों की जरुरत है।इस आपुर्ती को रोकने का कार्य हमारा दंभ करता है।जिससे राष्ट्र के विभिन्न क्षेत्रों में दक्ष मनुष्यों की भारी कमी रहती है।रस,रूचि,स्वाभाव से विपरीत क्षेत्रों में जो मनुष्य कार्य करता है वो न तो अपने विभाग को खुश कर सकता है; न अपने आपको। जब-तक वो सेवा निवृत नहीं होता तब-तक वह अपने आपको और संबंधित क्षेत्र को कोसता रहता है।इस बात को मैं एक उदाहरण से समझाना चाहूँगा।कोई एक बच्चा शारिरीक और मानसिक रूप से पुलिस की नौकरी के लिए सक्षम है।उसकी मन से इच्छा एक काबेल पुलिस अफसर बनने की है।वह ये महसूस करता है कि वो गुनेहगारों को सजा दिलवा सकता है और हमारी सोसायटी को कुछ हद तक असामाजिक तत्वों से मुक्ति दिला सकता है।किन्तु उसके पिता किसी नामी कंपनी के सी.ई.ओ हैं।वो अपने पुत्र को उसकी इच्छा के

विरुद्ध कैसे भी करके सोफ्टवेर इंजिनीयर बनाने के लिए अड़े हुए हैं।अपनी जिद में वो सफल भी हो जाते हैं।पैसों के बल पर नौकरी भी दिलवा देते हैं किंतुं पुत्र की राह कुछ और ही थी। जिसमें वो सफल नहीं हो पाया।अब वो पूरी जिन्दगी अपने आपको तथा परिवार को कोसता रहेगा।जिस क्षेत्र में वो अभी है उसमें वो कुछ नहीं कर पाएंगा।गवर्मेंट की तनख्वा पाकर वो गवर्मेन्ट बनाम राष्ट्र का कुछ भला नहीं कर पाएगा।अगले पैतीस सालों तक राष्ट्र की एक मोटी धनराशी का दुर्व्यय होता रहेगा।उस जैसे व्यक्तिओं के कारण लाखों लोंगों को संबंधित क्षेत्र से हमेशा शिकायत रहेगी।लोगों का विश्वास कम होता चला जाएगा।

पाश्चात्य देशों की प्रगति का एक कारण ये भी है कि वहां किसी काम को या क्षेत्र को छोटा नहीं समझा जाता है।परिवार चाहे कितना ही समृद्ध क्यों न हो;बच्चे वही राह,क्षेत्र चुनते हैं जो उन्हें अच्छा लगता है।परिवार भी उसकी मदद में हमेशा तत्पर रहता है।वहां बच्चों पर अभिभावकों का अनुचित दबाव नहीं चलता और वह रोड़ा भी नहीं बनते। को स्कूली शिक्षा तक हो उसी क्षेत्र में वे अपना सर्वश्रेष्ठ प्रदर्शन करते हैं | देखा गया है कि विदेशों में अच्छी पढाई कर चुके नौजवान भी अग्नि-शामक विभाग में नौकरी करते हैं क्योंकि उनकी रूचि उस क्षेत्र में हैं।हमारे यहाँ ऐसे क्षेत्रों का चयन हेय,तुच्छ माना जाता है।लोग पेशेवर की कार्यशैली सेवाभाव की अपेक्षा वार्षिक आय से देखने के आदि हैं।इस प्रकार के क्षेत्रों का चयन कम पढ़े-लिखे नौजवान मज़बूरी वश ही करते हैं।

अंततोगत्वा हमें अपनी सोच को बदलनी पड़ेगी।शिक्षा का संकल्प नौकरी ही नहीं परन्तु अपनी महत्वकांक्षाओं को पूरा करना भी है।राष्ट्र को अच्छे नागरिक तभी मिल पाएंगे जब माता-पिता अपने बच्चे को आकाश में उड़ाने के लिए मुक्त वातावरण प्रदान करेंगे।प्रकृति का नियम ही है कि प्राणी को जबतक आश्रय सहारा मिलता रहेगा वह कभी आत्मनिर्भर नहीं हो पायेगा।चूजे को जब-तक चिड़िया मुंह में दाना देती रहेगी वो अपने पंखों को फड़-फड़ाकर स्वयं उड़ने का प्रयत्न कभी नहीं करेगा।आज जरुरत है शिक्षा के नए संकल्प को समझने की। माता -पिता का ध्येय नौकरी न होकर बच्चे को अच्छी शिक्षा प्राप्त करवाना होना चाहिए।यदि शिक्षा अच्छी प्राप्त कर ली तो नौकरी के लिए स्वयं प्रयत्न नहीं करने पड़ेंगे नौकरी खुद-ब-खुद आपको खोजती हुई आपके पास चली आएगी।नौकरी ही क्यों? यदि आपके पास हुनर,ज्ञान है तो आप एक अच्छा बिजनेस,खेती,आदि भी कर सकते हैं।अमरीका और यूरोप में नौजवान एग्रीकल्चर की अच्छी पढाई करके नौकरी चयन के बजाय खुद खेतीबाड़ी संभालते है।वैज्ञानिक तरीकों से खेती करके फसलों के ढेर लगा देते हैं।

इंसानी टूटन की करुणगाथा ;जल टूटता हुआ उपन्यास

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हिन्दी साहित्य के इतिहास में आजादी के बाद उभरनेवाली नई विचारधारा में आधुनिककाल का अपना अनूठा स्थान रहा है | गध्य का आविस्कर इसी युग की न भूलनेवाली धटना है | तात्पर्य यह है कि आजादी के बाद साहित्य ने इसी दिशा में नई-नई उपलब्धियों को पाया है | मनोवैज्ञानिक,मार्क्सवादी,समाजवादी जैसी विचारधाराओं के तहत साहित्य का सृजन हुआ | इनमें आँचलिक धारा सर्वथा नवीं विचारधारा रही है | रामदरश मिश्र इसी विचारधारा के वाहक कथाकार रहे है |

1924 में गोरखपुर के कछार में पैदा होनेवाले रामदरश मिश्र का प्रारम्भिक जीवन संधर्षमय रहा है | इसके पिता का नाम रामचन्द्र मिश्र और माता का नाम कँवलपाती है | उन्होंने सयाजीराव विश्वविध्यालय से अपने अध्यापकीय जीवन का आरंभ किया | साहित्य के क्षेत्र में आपने गध्य-पध्य दोनों विधाओं में अपनी लेखनी के हस्ताक्षर किये है | पानी के प्राचीर ,सूखता हुआ तालाब,रात का सफ़र,बिना दरवाजे का मकान ,दूसरा धर आदि जैसे मूल्यवान उपन्यास आपने लिखे है | उनकी सफल रचनाधर्मिता से उन्हें साहित्य अकादमी,भारत भारती सम्मान ,सरस्वती सम्मान जैसे पुरस्कार भी मिले है | 'जल टूटता हुआ' आपके करकमलों से निर्मती बेनमून उपन्यास है |

रामदरश मिश्र का 'जल टूटता हुआ' उपन्यास का प्रकाशन सन 1969 में हुआ था | रामदरश मिश्र मूलतः ग्रामीण कथाकार रहे हैं| अत: स्वाभाविक ही उनकी कृतियों में ग्रामीण अंचल का प्रामाणिक रूप में अंकन हुआ है| 'जल टूटता हुआ' रचना में गोरखपुर के ग्रामीण जनजीवन को रूपा किया गया है | इसमें लेखक ने तिवारीपुर, भाटपार, शिवपुर की कथा को ताना -बानो से जोड़ा है | इसमें भारतीय ग्रामीण समाज के विविध कौण द्रव्य होते हैं| कहने में कोई दो राय न होगी की 'जल टूटा हुआ' उपन्यास स्वातंत्र्योत्तर भारतीय समाज का दर्पण ही है | प्रस्तुत उपन्यास में लेखक ने ग्रामीण अंचल के प्रत्येक पहलुओं का बारीकी से चित्रण किया है| इसलिए जल टूटता हुआ में सामाजिक उत्कर्ष देखा जा सकता है|

प्रस्तुत उपन्यास में जाती-पाती, धार्मिक सड़ांध,शोषक- शोषित की व्यथा -कथा ,आर्थिक अभाव, संयुक्त परिवारों का टूटना, नारी विमर्श, दहेज समस्या, अंधविश्वास ,नैतिक मूल्यों का होता हुआ हास् और अंत में परिवारों के टूटने से व्यक्ति- व्यक्ति के टूटने की पीड़ा को यहाँ उजागर किया गया है |

भारत-पाकिस्तान विभाजन केवल देश की सरहदों का ही बटवारा नहीं था, बल्कि हिंदू -मुस्लिम धर्म के लोगों के ह्रदय-मन का भी बटवारा था | परिणाम स्वरूप जब नए पाकिस्तान के निर्माण में जो नरभक्षी मनुष्य के क्रियाकलाप सामने आए उन्हें लेखक ने इस उपन्यास के प्रारंभ में यथार्थ रूप में उभारा है | जैसे- **"गांव का गांव निगलती हुई लाल- लाल लपटें आ रही है| खबर आतीकि आज यह ट्रेन लूट ली गई| आज हिंदुस्तान पाकिस्तान की सरहद पर इतने गांव जला दिए गए |"** १

राग -द्वेष और ईर्ष्याजनित सांप्रदायिक उन्माद से दोनों जाति के लोग एक- दूसरे के खून के प्यासे बन गए हैं | जैसे; **"किसी ने मुसलमानों पर हाथ लगाया तो गोलियों से भूल कर रख दूंगा |"**२

आजादी के बाद कई साल बीत जाने पर भी जातिवाद के दंश से समाज पीड़ित है | जाती-पाती के बंधन समाज में आज भी विद्यमान है | लेखक ने जातिवाद के इसी दूषण को भी उपन्यास में निरूपित किया है| उपन्यास में प्रयुक्त कुंजू नामक पात्र चातुवर्ण के खिलाफ आवाज उठाता हुआ कहता है । **"बामन हूं ,जिस जाति के दीनदयाल है | ऊंची जाति का हूं और तू कहारन है छोटी जाति की |"**३

उपन्यास में एक लड़की और लड़के के प्रेम विवाह में जातिवाद बाधारूप बनता है | जैसे ; **"बाभनों का खून खोल रहा था कि चमार के लड़के कि यह हिमाकत की बाभन की लड़की से प्रेम करें | साले को खत्म कर देना चाहिए |"**४

'जल टूटता हुआ' उपन्यास में ग्रामीण समाज में व्याप्त शोषण की विविध कोटियों का चित्रण हुआ है | सेठ- साहूकारों के द्वारा ग्रामीण किसानों और मजदूरों का होने वाला शोषण यहाँ रूपायित हुआ है | **"ताबड़तोड़ लात मुक्कों से मारने लगे ,वह लात -मुक्का खाकर एक अजीब आक्रोश भरी आंखों से बाबू साहेब को देख रहा था |"**५

प्रस्तुत औपन्यासिक कृति में आर्थिक अभावों में जूझते हुए ग्रामीण समाज का ह्रदय द्रावक चित्रण हुआ है | उपन्यास की कथा हमें स्पष्ट संकेत करती हैं कि राम जैसे प्रतिभाशाली युवक जिनमें जीने की चाहत थी ,जिंदगी के नए अरमान थे ,लेकिन भोजन और वस्त्र- दवाइयों के अभाव में वह दम तोड़ देता है | लेखक ने लिखा है; **"कोई इज्जत करें या न करें खाने को तो अन्य चाहिए | रहने**

को अच्छा मकान चाहिए | बच्चों को पढ़ने के लिए तो पैसे चाहिए पहनने को कपड़े लेते तो चाहिए |"६

उपन्यास का यह कथन प्रत्येक पाठकों के रोंगटे खड़े कर देता है | गरीबी की डरावनी छत्रछाया में ग्रामीण समाज में कइ जिंदगयां दम तोड़ देती है | यथा; **'घर चू रहा है| झपटी मार रही थी और भूखे पेट सब सोए हुए थे परबतिया के बाबू क्या -क्या करे |"७**

'जल टूटता हुआ' उपन्यास में परिवारों के विघटन की दास्तान विद्यमान है | हमारे ग्रामीण समाज में परिवारतिनकों की भांति टूटकर विघटित होते जा रहे हैं | प्रस्तुत उपन्यास में कई घटनाओं के निरूपण में लेखक ने नई पीढ़ी और पुरानी पीढ़ी के संघर्ष का चित्रण किया है| समाज की चतुर्मुखी यात्रा करनेवाले रामदरश जी ने इस उपन्यास में नारी जीवन की यंत्रणाओं को भी भली-भांति उद्घाटित किया है| गांव में नारी पुरुषों की भूखी हवस का शिकार बनती रही है | अकेली, विवश एवं मजलूम नारी का दैहिक शोषण आम बात बन गई है | इस औपन्यासिक रचना में भी नारी शोषण की व्यथा -कथा का यथार्थ चित्रण हुआ है |यथा; **"काम करने जाती हूं तो कितनी आंखें मेरे आस-पास चक्कर काटती है| अकेलापन पाकर छोटी जाति तो छोटी जाति तुम्हारी बड़ी जातिवाले भी मेरा शरीर पकड़ कर तोड़ देना चाहते हैं |"८**

हमारे ग्रामीण समाज में दहेज दहेज रूपी दूषण आज भी मौजूद है | दहेज हमारे समाज में कलंक है | 'जल टूटता हुआ' उपन्यास में लेखक ने इसी दिशा में अपनी वाणी व्यक्त की है। जैसे; **"स्वराज मिलने पर देश सुधरेगा, समाज में क्रांति होगी, सरकार दहेज लेने वालों को कड़ी सजा देगी, लेकिन जो लड़का जितना ही पढ़ा लिखा है उसका भाव उतना ही तेज है |"९**

रामदरश जी का स्पष्ट मानना है कि दहेज नामक कोढ़ ने हमारे समाज को पंगु बना लिया है | उचित दहेज के अभाव में कितने ही लड़कियों को योग्य वर नहीं मिल पाता | इसी संदर्भ में उपन्यास का दीनदयाल नामक व्यक्ति कहता है । **" भाव- ताव नहीं यहां, लेकिन करकरा सुकुल है | इसलिए लोग चार हजार दहेज मांग रहे हैं |"१०**

इस प्रकार 'जल टूटता हुआ' उपन्यास में लेखक ने परंपराएं, रूढ़ियाँ, भ्रष्टाचार, पाप- पुण्य जैसे बिंदुओं पर विचार करते हुए अंधविश्वासों पर भी अपनी वाणी व्यक्त की है | आजके परमाणविक युग में भी हमारे देश में अंधविश्वासों का बोलबाला है | जब कोई भी समाज में अंधविश्वास का जहर फैलता है, तब वह मनुष्य की तर्कशीलता को क्षीण करके उसे विवेकशून्य बना देता है और समाज अध:पतन की ओर उन्मुख होता है| जादू –टोना, भूत -प्रेत चुड़ैल इसी अंधविश्वास की संतानें हैं | प्रस्तुत रचना में लेखक ने अंध मान्यताओं को बड़े ही प्रामाणिक रूप में समाज के सामने रखा है | **"वहीं अंधविश्वास भूत पूजा चमार चमार -चमरिया पूछता है| ब्राम्हण**

बरम पूजता है, क्षत्रिय डीह पूजता है, मुसलमान जिन्न पूजता है और जो पढ़े लिखे हैं, शिक्षित है वे पैसा पूजते हैं, स्वार्थ का भूत पूजते हैं, बेटे बेचते हैं, घूस लेते हैं।"११

लेखक ने ऐसी आंधी मान्यताओं से ग्रसित समाज को आह्वान किया है कि अंधविश्वास समाज के लिए सड़ांध है जो दिमक की भांति समाज को खोखला कर रही है |

नि:संदेह 'जल टूटता हुआ' उपन्यास में समाज के बहुमुखी कोणों का दिग्दर्शन कराने वाले रामदरश जी ने चोरी, व्यभिचार, प्रपंच, मूल्य हीनता, बेमेल विवाह, नीति -नीति, राजनीतिक पाखंड, आत्मनिर्भरता आदि जैसे पहलुओं का यथार्थ चित्रण किया है | इस उपन्यास का मूल तथ्य स्पष्ट करते हुए यह बताया है कि आजके यंत्र युग में आम इंसान मूल्यों से टूट रहा है, परिवारों से टूट रहा है, आर्थिक अभावों में हताशा, निराशा और बेबसी की आहट उन्हें भीतर से तोड़ रही है | अजनबीपन से वह बेगाना होकर अपने आप से टूट रहा है | नि:संदेह जल टूटता हुआ उपन्यास एक व्यक्ति के टूटने का प्रामाणिक दस्तावेज है |

संदर्भ सूचि ;-

(१)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-१७

(२)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-१८

(३)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-१७०

(४)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-२२५

(५)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-३५

(६)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-५९

(७)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-२७५

(८)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-94

(९)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-२६

(१०)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-२०४

(११)जल टूटता हुआ –रामदरश मिश्र –पृष्ठ-२१५

।। आचारः परमो धर्मः ।।

अभिधानम् - राठवा भारतः कोयजीभाई ।

कार्यक्षेत्रम् -शोधच्छात्रः

आचारस्य लक्षणम्- को नाम आचारः ? कथं वा साध्यश्च ? सताम् आचारः सदाचार इति निगध्यते। सज्जना यथैवाचरन्ति व्यहरन्ति च, तद्वदाचरणं सदाचारः । सदाचारे सर्वेषामेव सद्गुणानां समावेशोअभीष्यते। तत्र च प्राधान्येन जितेन्द्रयत्वं संयमो दमो वागादिनिग्रहः सत्य-अहिंसा-ब्रह्मचार्य सेवनं सत्कर्मप्रवृत्तिर्दुरित-निवृत्तिश्च प्रशस्यते। महात्मना बुद्धेन निर्देश्यते यद् योअधर्मद् विरमति, इन्द्रियाणि संयच्छते, ब्रह्मचर्यम् उपास्ते, वाक्कायमनोभिः सुसंयक्तः , स सदाचारवान् इति।

कायेन संवुता धीरा अथो वाचाय संवुता ।
मनसा संवुता धीरा ते वे सुपरिसंवुता ।।[xxiii]
न इच्छेय्य अधम्मेन समिद्धिमत्तनो ।
स सीलवा पञ्चवा धम्मिको सिया ।।[xxiv]
यथागारं सुच्छत्रं वुट्ठी न समतिविज्ज्ञति ।
एवं सुभावितं चितं रागो न समतिविज्ज्ञति।।[xxv]

आचारस्य महत्वम्- आचार एव सदाचार-शिक्षणेन, शीलविनियोगेन, विनय सम्पादनेन, धृति-दाक्ष्यादिगुण-संवर्धनेन, शारीरक-बौद्धिक-मानसिकोन्नतिप्रदानेन जगदिदं बिभर्ति। अतएव मनुना व्यादिश्यते यत् सदाचार एव साक्षाद् धर्मः।

वेदः स्मृतिः सदाचारः स्वस्य च प्रियमात्मनः ।
एतच्चतुर्विधं प्राहुः साक्षात् धर्मस्य लक्षणम् ।।[xxvi]

सदाचारपालनेनैव श्रेष्ठत्वं गुणोत्कृष्टत्वं चासाध्यते। यो ह्याचाराद् हीनः, न स वेदफलमश्नुते। आचारेणन च संयुक्तः सर्वा सिद्धिं समधिच्छति। सदाचार एव सर्वेषां तपसां मूलम्। सदाचारविहीनस्य सर्वाअपि क्रिया निष्फलैव। आचारहीनं न वेदादयोअपि पावयितुं क्षमन्ते।

आचारद् विच्यतो विप्रो न वेदफलमश्नुते ।
आचारेण तु संयुक्तः सम्पूर्णफलभाग् भ वेत् ।।[xxvii]
सर्वस्य तपसो मूलमाचारं जगृहुः परम ।।[xxviii]
वेदास्त्यागाश्च यज्ञाश्च नियमानश्च तपांसि च ।
न विप्रदुष्टभावस्य सिद्धिं गच्छति कर्हिचित् ।।[xxix]
आचारहीनं न पुनन्ति वेदाः।

आचारस्योपगितत्वम्- आचार एव जगति सर्वार्थसाधक । आचारदेव दीर्घायुष्यं समुन्नतिर्धनावाप्ति कुलक्षणनिवृत्तश्च। अतएवाचारवर्णने विष्णुस्मृतौ निर्दिश्यत-

नाश्लीलं कीर्तयेत् । नानृतम् । नाप्रियम् । धर्मविरुद्धौ चार्थकामौ ।
लोकविद्विष्टं च धर्ममपि ।[xxx]
आचाराल्लभते चायुराचारादीप्सितां गतिम् ।
आचारद् धनमक्षय्यम्, आचाराद् हन्त्यलक्षणम्।

सर्वलक्षणहिनोअपि यः सदाचारवान् नरः।
श्रद्दधानोअनसूयश्च शतं वर्षाणि जीवति।[xxxi]

विद्वज्जनादृतं सत्पुरुषानुष्ठितं देशीयाचारसन्नद्धं पारम्परिकक्रमागतम् आचारमपि संगृहणन्ति विज्ञा सदाचारे। उक्तं च मनुना-

यस्मिन देशे य आचारः पारम्पर्यक्रमागत।
वर्णानां सान्तरालानां स सदाचार उच्यते।।[xxxii]

वृत्तं यत्नेन संरक्षेत्— जीवने यदि विद्यते किचन शाश्वतं तत्त्वम्, तर्हि तद् वृत्तम् एव। चरित्रमेव पुरुषस्य सर्वस्वम्। चरित्ररक्षणेनैव मानवत्वं देवत्वं च। तदभावे दानवत्वं पिशाचत्वं च। चरित्रं हि जीवनस्य सर्वस्वम्। तदेव सर्वथा संरक्ष्यम्। उक्तं च-

वृत्तं यत्नेन संरक्षेद् वित्तमेति च याति च।
अक्षीणो वित्ततः क्षीणो वृत्ततस्तु हतो हतः॥[xxxiii]

आङ्ग्लभाषायामपि सूक्तं केनापि—

If wealth is lost nothing is lost.
If health is lost something is lost.
If character is lost everything is lost.

इन्द्रियसंयमेनैव सर्वाभीष्टावाप्तिर्मनोरथानां सिद्धिश्च। उक्तं च विष्णुस्मृतौ-

दमः पवित्रं परमं मङ्गल्यं परमं दमः।
दमेन सर्वमाप्नोति यत् किंचिन्मनसेच्छति॥[xxxiv]

सुवृत्तैरेव शोभन्ते प्रबन्धाः सज्जना इव-यथा सत्कविप्रणीतानि काव्यानि सुवृत्तैर्माधुर्योपेतैः सुन्दरछन्दोभिः शोभन्ते, तथैव सज्जनाः सद्वृत्तेन सदाचारपालनेन च चकासति। सद्वृत्तस्य परिपालनेनैव श्रीरामचन्द्रो मर्यादापुरुषोत्मत्वम् अलभत। सदवृत्तरक्षणार्थमेव लक्ष्मणः शूर्पणखाया नासिकाम् अच्छिनत्। चरित्ररक्षार्थमेव शतशो राजर्षिकन्यका वध्वश्च पद्मिनीप्रभृतयो वीराङ्गनाश्च सतीत्वं वव्रिरे। सदाचाराभावादेव वेदशास्त्र-निष्णातोआपि, पुलस्त्यमुनिवंशजोअपि ब्राह्मणोअपि दशाननो राक्षसत्वं प्रपेदे । वेदेअपि आचारस्य ब्रह्मचर्यस्य च महत्त्वं वर्णयता प्रोच्यते यद् ब्रह्मचर्येणैव देवा मृत्युं विजिग्यिरे। इन्द्रोअपि ब्रह्मचर्यबलेनैव देवेभ्यः क्षेमं दिदेश।

ब्रह्मचर्येण तपसा देवा मृत्युमुपाघ्नत।
इन्द्रो ह ब्रह्मचर्येण देवेभ्यः स्वराभरत्।।[xxxv]

शीलं परं भूषणम्- जीवने शीलमेव सद्गुणसाधनम्। यत्र शीलं तत्रैव धर्मः सत्यं तेजो बलं च निवसन्ति। नहि जगति किंचिदप्यसाध्यं शीलवताम्। सर्वेषां गुणानामधारः शीलम्।
शीलेन त्रिभुवनमपि जेतुं शक्यम्। उक्तं च महाभारते-

शीलेन हि त्रयो लोकाः शक्या जेतुं न संशयः।
नहि क़िञ्चदसाध्यं वै लोके शीलवतां भवेत्।।[xxxvi]

शीलेनैव नैरैग्यं तेजस्वित्वं दुखौघध्वंसनं दर्शनीयत्वं च प्राप्यते।

नीरोगः कान्तिसम्पन्नः सर्वदुःखविवर्जितः।
सदाचारी भवेल्लोके दर्शनीयस्तु सर्वदा।।[xxxvii]

भर्तृहरिणा शीलमेव सर्वदागुणानां कारणं सर्वोत्तमम् आभूषणं च व्यादिश्यते।

सर्वेषामपि सर्वकारणमिदं शीलं परं भूषणम्।[xxxviii]

महात्मना बुद्धेन शीलगुणस्य महत्वं वण्र्यते यत् शीलगन्धः चन्दनतगर-कमलादि-गन्धानप्यतिशेते। शीलवतां जितेन्द्रियाणां सम्यग्ज्ञानवतां च मार्गं कामोअप्यवरोद्धुं न प्रभवति।

चन्दनं तगरं वापि उप्पलं अथ वस्सिकी ।

एतेसं गन्धजातानं सीलगन्धो अनुत्तरो ।।[xxxix]

तेसं सम्पन्नसीलत्तानं अप्पमादविहारिनं ।

सम्मदञ्डाविमुत्तानं मारो मग्गं न विन्दति ।।[xl]

एवं सिध्यति यद् आचार एवं सर्वोन्नतिसाधकः परमो धर्मश्चेति। साधूच्यते आचारः परमो धर्मः।

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[i] यजुर्वेदे – अध्यायः.४०, मन्त्र.७ ।

[ii] हितोपदेशे – प्रकरणम्.१, श्लोकः.६९ ।

[iii] विक्रमोर्वशीयम् – ६६ ।

[iv] नीतिशतके – श्लोकः.७१ ।

[v] □□□□□□□रत्नभाण्डागारः, □□ष्ठ. □□ ।

[vi] □□□□□□□रत्नभाण्डागारः, □□ष्ठ. □□ ।

[vii] □□□□शतके - श्लोकः.□□ ।

[viii] □□□□शतके - श्लोकः.□□ ।

[ix] □□□□□□□□ने – पादः.□, सूत्रम्.□□ ।

[x] □□□दर्शने – पादः.□, सूत्रम्.□□ ।

[xi] □□□स्मृतौ – अध्यायः.□, श्लोकः.□□□ ।

[xii] □□□स्मृतौ – अध्यायः.□, श्लोकः.□□ ।

[xiii] □□□□□□□□दर्शने – अध्यायः.१, सूत्रम्.२ ।

[xiv] □□□□□□□□दर्शने – अध्यायः.□, पादः.□, कारिका.□ ।

[xv] □□तोपदेशे – प्रकरणम्.□, श्लोकः.□□ ।

[xvi] □□□स्मृतौ – अध्यायः.□, सूत्रम्.□□ ।

[xvii] □□□स्मृतौ – अध्यायः.□, सूत्रम्.□□□ ।

[xviii] □□□स्मृतौ – अध्यायः.□, सूत्रम्..□□□ ।

[xix] □□□स्मृतौ – अध्यायः.□, सूत्रम्.□□□ ।

[xxiii] □□□□□दे – वर्गः.□□, गाथा.□□ ।

[xxiv] □□□□पदे – वर्गः.□, गाथा.□ ।

[xxv] □□□□पदे – वर्गः.□ गाथा.□□ ।

[xxvi] □□□स्मृतौ – अध्यायः.□, श्लोकः.□□ ।

[xxvii] □□□स्मृतौ – अध्यायः.□, श्लोकः.□□□ ।

[xxviii] □□□स्मृतौ – अध्यायः.□ श्लोकः.□□□ ।

[xxix] □□□स्मृतौ – अध्यायः.□, श्लोकः.□□ ।

[xxx] □□□□□□□□□□□□□□ ।

[xxxi] □□□□□□□□□□□□□□ ।

[xxxii] □□□स्मृतौ – अध्यायः.□, श्लोकः.□□ ।

[xxxiii] □□□□□□□□□□ ।

[xxxiv] □□□□□□□□□□□□□□ ।

[xxxv] □□□□□वेदे – काण्डः.□□, अध्यायः.□, मन्त्रः.□□ ।

[xxxvi] महाभारतम् ।

[xxxvii] महाभारतम् ।

[xxxviii] □□□□□□□म् - श्लोकः.□□ ।

[xxxix] □□□□□दे – वर्गः.□, गाथा.□□ ।

[xl] □□□□पदे – वर्गः.□, गाथा.□□ ।

को नाम शब्दः ?

योगेश्वरस्वामी (नव्यव्याकरणाचार्यः, वेदांताचार्यः,
नव्यन्यायाचार्यः,विद्यावारिधिः)
स्वामिनारायणसंस्कृतविद्याप्रतिष्ठानम्
सरधारः – गुजरातम्

महाभाष्यकारस्य **अथ शब्दानुशासनम्** इति वाक्ये शब्दानुशासनपदघटकं शब्दपदमपि वर्तते । तत्र च प्रतिज्ञातस्य शब्दानुशासनस्य कर्मीभूतः कोऽयं शब्द इति जिज्ञासोदेति । तां तु विस्तरेणात्र शाम्यते स्म भाष्यकारः ।

भाष्ये हि प्रथमं पस्पशाह्निके ' **अथ गौरित्यत्र कः शब्दः** ' इति प्रश्ने महाभाष्यकृता सिद्धान्तत उत्तरत्वेन प्रतिपाद्यमानयोर्द्वयोर्लक्षणयोर्मध्ये प्रथममिदं लक्षणमाह – ' **येनोच्चारितेन सास्नालाङ्गूलककुदखुरविषाणिनां सम्प्रत्ययो भवति, स शब्दः** ' इति । अर्थाद् वर्णानां प्रत्येकं वाचकत्वे द्वितीयादिवर्णस्य व्यर्थतापत्तिः । वर्णानामनित्यत्वात् तत्समूहस्याभावात् । पूर्वपूर्ववर्णानुभवजन्यसंस्कारसहितान्त्य- वर्णस्योद्बोधत्वकल्पने ' सरः ' इत्युक्ते ' रसः ',' नदी ' इत्युक्ते ' दीन ' इत्याद्यापत्तेः । येनानुभूयते तेनैव स्मर्यते इत्यस्यैव नियमात्, यथानुभवं स्मृतिनियमाभावाच्च । अतो वैयाकरणैः शब्दार्थबोधने स्फोटः पृथक् स्वीक्रियते ।

अथवा ' प्रतीतपदार्थको लोके ध्वनिः शब्दः ' इत्युच्यते[xl] । अत्र येनोच्चारितेनेत्यस्य प्रकाशितेनेत्यर्थसत्त्वात् प्रथमलक्षणे **स्फोटः**[xl] **शब्द** इति सूच्यते, अथवेत्यनेन तु **ध्वनिः शब्द** इति निर्दिश्यते । । तत्र कैयटः – ध्वनिः स्फोटश्चेति व्यङ्ग्यो व्यञ्जकश्चेत्यर्थः । एवञ्च शब्दानां द्वैविध्यमाकलय्य लक्षणद्वयं शब्दस्वरूपनिरूपणाय प्रणीतमित्यवधेयम् । तथा च –

> **ध्वनिः स्फोटश्च शब्दानां ध्वनिस्तु खलु लक्ष्यते ।**
> **अल्पो महांश्च केषाञ्चिदुभयं तत्स्वभावतः ।।**[xl]

इति तपरसूत्रभाष्येणोभयोरपि शब्दसम्बन्धितया तयोरेवात्रोपन्यासः । तथा च प्रथममान्तरः शब्द उच्यते । अथवेत्यनेन तु बाह्यो ध्वन्यपरपर्यायः ।

भाष्यस्याऽयमाशयः – द्विविधः शब्दो वर्तते । बाह्यो वर्णपदाद्यात्मको ध्वनिरूपो व्यञ्जक एकः । अपरश्चान्तरो ध्वनिव्यतिरिक्तः स्वयमक्रमोऽपि व्यञ्जकधर्मोपरागेण क्रमप्रतिभासवान् स्फोटरूपो व्यङ्ग्यः । यथाह भाष्ये – येनोच्चारितेन...... इत्यथवा प्रतीतपदार्थको लोके ध्वनिः शब्द इति च । अत एव वैयाकरणैः शब्दस्य द्वैविध्यं स्फोटात्मकं ध्वन्यात्मकञ्च स्वीकृतम् । नित्यः स्फोटात्मकः शब्दः । अनेनार्थावबोधो भवति । यथा – रामरूपार्थबोधनार्थं रामशब्द उच्चार्यते । चतुर्वर्णात्मकस्य रामशब्दस्योच्चारणाय एको वर्णो यदोच्चार्यते तस्यैकस्य प्रध्वंसानन्तरमन्यो वर्ण उच्चार्यते । अत उच्चारणप्रध्वंसित्वेन कथं रामशब्दस्य बोधः । यतो मकारस्योच्चारणसमये ' र् + आ + म् + अ ' एते वर्णा एकस्मिन् काले नैव तिष्ठन्ति । समूहाभावे रामरूपार्थनिरूपिताशक्तिः कुत्रापि नावतिष्ठेत । अतः शक्तेर्निराश्रयत्वात्तदाश्रयतया स्फोटो वैयाकरणैः कल्पितो भवति । प्राकृतविकृतध्वनिभेदेन एष स्फोटो द्विधा विभज्यते । ततो रकारमकारादिभिः

प्राकृतध्वनिभिरभिव्यक्तो स्फोटोऽन्तकरणावच्छिन्नश्चिद्रूपः ' आत्मा ' इति वक्तुं युज्यते । स एव शक्त्याश्रयेणार्थप्रकाशकः । जवाकुसुमादिगतलौहित्यादिव्यञ्जकोपरोगवशाद् लोहितः स्फटिक इति प्रकाशवद् व्यञ्जकध्वनिगतकत्वगत्वादि- जातयः स्फोटेऽवभासन्ते । वस्तुतः स्फोटे कत्वादयो जातयो न सन्तीत्यभिप्रायः ।

अत्रेदमवधेयम् - वक्ता यं शब्दमुच्चारयति तस्य किं निमित्तमिति जिज्ञासा स्वाभाविकी समुदेति । तथाहि श्रोतार्थसमूहं दृष्ट्वानुभूय वा शब्दमुच्चारयति । स त्वर्थो न वर्णात्मकः । परन्तु स एव अर्थ उच्चारणवेलायां मुखाद् वर्णरूपतामासाद्योत्पद्यते । एतेन निश्चीयते यत् कश्चित् वर्णात्मको वक्तृबुद्धौ तिष्ठति । स एव श्रूयमाणस्य शब्दस्य निमित्तम् । एष एव स्फोटपदवाच्यः शब्दस्य प्रथमो भेदः । अयमेव स्फोट उच्चारणक्रियान्वितो वैखरीध्वनिरूपेण परिवर्त्य श्रोत्रग्राह्य सम्पद्यत इति शब्दस्य द्वितीयो भेदः । अत एव स्फोटव्यञ्जको वैखरीध्वनिर्वैखरीध्वनिव्यङ्ग्यश्च स्फोट इति । बुद्धिस्थः शब्दः कारणं तस्य च कार्यं ध्वनिरूपः शब्दः । किञ्चोभयोः पक्षान्तरेण कारणतापि स्वीकर्तुं शक्यते । तथाहि बुद्धिस्थः शब्दोऽर्थबोधस्य कारणम्, स एवोच्चारितश्च ध्वनिरूपशब्दस्यापि कारणम् । अत एव भाष्ये ' येनोच्चारितेन सास्नालाङ्गूलककुदखुरविषाणिनां सम्प्रत्ययो भवति, स शब्दः ' इति उच्यते । ' अथवा प्रतीतपदार्थको लोके ध्वनिः शब्दः ' इति पक्षद्वयेन स्फोटस्य ध्वनेश्चोभयोरपि शब्दत्वं स्वीकृतम् ।

शब्दानुशासनं व्याकरणम् । तच्चानुशासनं स्फोटरूपे शब्दब्रह्मणि न सम्भवति । प्रक्रियादिकार्यं ध्वनिना च सिध्यति । अत एव लोके ध्वन्यात्मकं शब्दमङ्गीकृतं वैयाकरणैः । अनयोर्मध्ये स्फोटात्मकः शब्दो मुख्यो ध्वनिश्च गौण इति विनिश्चितमस्ति ।

भर्तृहरिणा ' अथ शब्दानुशासनम् ' इति भाष्यस्थप्रतिज्ञावचनेन कीदृशः शब्दोऽनुशासनीय इत्याकाङ्क्षायां शब्दस्य स्वरूपं प्रोक्तम् –

द्वावुपादानशब्देषु शब्दौ शब्दविदो विदुः ।
एको निमित्तं शब्दानामपरोऽर्थे प्रयुज्यते ।।

' शब्दानुशासनम् ' इति प्रतिज्ञातम् । तत्र शब्दार्थयोरन्ययोरन्याध्यासमूलकतादात्म्येन भाष्यरीत्या ' गौः ' इति विज्ञानेऽभेदेन प्रतिभासमानेषु शब्दाकृतिजातिद्रव्यगुणक्रियादिषु शब्दस्वरूपा-विवेकात् ' कः शब्दः ? ' यस्यानुशासनमुपक्रान्तम्, इति प्रश्ने ' येनोच्चारितेन.....सम्प्रत्ययो भवति ' इति ' अथवा प्रतीतपदार्थकः '.... इति च भाष्यमुपक्रम्य व्यञ्जकं व्यङ्ग्यं च द्विविधं शब्दस्वरूपमुक्तम् – ' द्वावुपादान ' इति ।

अत एव सार्थकशब्दस्य हि द्वौ पक्षौ – ध्वनिः स्फोटश्च । तत्र ध्वनिरनित्यः सावयवोऽर्थाऽभिव्यक्त्यक्षमः । स तु केवलं स्फोटाऽभिव्यञ्जक एव । ध्वन्यभिव्यक्तः स्फोटशब्दस्यात्माऽर्थाऽभिव्यक्तिमूलम् । स्फोटोऽसौ मध्यमाविषयो यदा ध्वनिर्वैखरीविषय एव । अत्रोक्तम् –

परा वाङ्मूलचक्रस्था पश्यन्ती नाभिसंस्थिता ।
हृदिस्था मध्यमा ज्ञेया वैखरी कण्ठदेशगा ।।
वैखर्या हि कृतो नादः परश्रवणगोचरः ।
मध्यमया कृतो नादः स्फोटव्यञ्जक उच्यते ।।

परा पश्यन्ती मध्यमा वैखरी इति चत्वारि वाचः पदानि । एकैव नादात्मिका वाङ्मूलाधारादुदिता सती परा इत्युच्यते । सैव हृदयाभिगामिनी पश्यन्ती इत्युच्यते । सैव बुद्धिं गता विवक्षां प्राप्ता मध्यमा इत्युच्यते । अथ यदा सैव वक्रे स्थिता ताल्वोष्ठादिव्यापारेण बहिर्निर्गच्छति तदा वैखरी इत्युच्यते ।

अस्याश्चतुर्धा वाण्या विस्तारेण वर्णनं श्रीस्वामिनारायणसंप्रदायस्य वचनामृतनामके ग्रन्थे वर्तते । तद्यथा – पूर्वं सृष्टेरुत्पत्तिकाले पुरुषोत्तमो भगवान् वैराजपुरुषस्य मस्तकस्थं सहस्रदलं कमलं प्रविश्याक्षरब्रह्मात्मकं नादं कृतवान् । ततः स नादः सुषुम्णामार्गेण तस्य विराट्पुरुषस्य नाभिकंदमभिव्याप्य महाप्राणसहितस्तत उद्गम्य वृद्धिं प्राप्तः, येन च विराट्पुरुषस्य नाभिसरोजमधोमुखमूर्ध्वमुखं सद् बभूव, एवं यः समभवन् नादो विराट्पुरुषस्य नाभिकन्दे स एव परावाणीत्याख्यः कथ्यते । इयमेव परावाणी वेदानामुत्पत्त्यर्थं भगवता स्वयमेव प्रकाशिता बीजरूपेण तेजःप्रवाहस्वरूपार्धमात्रारूपा च विद्यते । तदनन्तरं सेयं परावाणी तत उद्गम्य विराट्पुरुषस्य हृदयाकाशं प्राप्ता, पश्यन्तीति नाम्ना बभूव । ततश्च कण्ठदेशं प्राप्य मध्यमानाम्ना जज्ञे । ततश्च विराट्पुरुषस्य मुखमागत्य समभूत् सा वैखरीसंज्ञया । ततश्चाकारोकारमकारेतिवर्णत्रयरूपा सती प्रणवरूपतामापेदे । तदनन्तरं द्वापञ्चाशद्वर्णरूपतामापद्य वेदचतुष्टयस्वरूपा संजज्ञे । एवञ्च विराट्पुरुष एव परापश्यन्तीमध्यमावैखरीतिचतुष्प्रकारा वाग् विज्ञेया ।

अथ चास्मिञ्जीवशरीरेऽपि चतुष्प्रकारा वाक् कथ्यते । स एव पुरुषोत्तमो भगवाञ्जीवेऽन्तर्यामितया स्थितोऽस्ति, तथास्य जीवस्यावस्थात्रयेऽपि स्वन्त्रतयानुस्यूतोऽस्ति । स चैव भगवाञ्जीवानां कल्याणार्थं पृथ्व्यामवतरति तदा जीवो यद् भगवतः स्वरूपं प्रतिपादयति, भगवतो धाम गुणानैश्वर्यं च प्रतिपादयति, भगवतश्चरित्राणि वर्णयति, आत्मानात्मविवेकं प्रदर्शयति, जीवेश्वरमायाब्रह्मपरब्रह्मभेदं पृथक्पृथक्तया प्रकटीकरोति सेयं वाक् परावाणीति कथ्यते । परं यद् मायिकपदार्थान् विषयांश्च विवेकसाहित्येन यथार्थतया निरूपयति सेयं वाग् वैखरीति प्रोच्यते । तथा च सर्वपदार्थान् विषयांश्च भ्रान्त्या अयथार्थतया वर्णयति सेयं मध्यमा वाणीति कथ्यते । तथैव च सर्वपदार्थान् विषयांश्च तमोंऽधसदृशान्निरूपयति या सम्यग् ज्ञातुमपि न शक्या सेयं वाक् पश्यन्तीति उच्यते । इत्येवं जीवस्य जाग्रदवस्थायां पूर्वोक्तवाणीचतुष्टयस्य स्वरूपं ज्ञातुं शक्यते । स्वप्ने वा सुषुप्तौ तु कश्चिदेव समाधिमानेतद्वाणीचतुष्टयस्वरूपं ज्ञातुं शक्नोति, नान्यः कश्चिद् ज्ञातुं प्रभवति ’[xl] ।

अत्र श्रुतिः –

चत्वारि वाक् परिमिता पदानि तानि विदुर्ब्राह्मणा ये मनीषिणः ।
गुहा त्रीणि निहिता नेङ्गयन्ति तुरीयं वाचो मनुष्या वदन्ति ।।[xl]

यथा नित्या वाक् परा-पश्यन्ती-मध्यमा-वैखरीरूपेण चतुर्धा विवर्तते तथैव तासु वैखरी वागपि नामाख्यातोपसर्गनिपातरूपेण चतुर्धा जाता । तत्र पदस्वरूपं शास्त्रेषु नानाविधमुपलभ्यते । यथा एकमेव परब्रह्मतत्त्वं शास्त्रेषु बहुधा वर्ण्यते । ‘ एकं सद्विप्रा बहुधा वदन्ति ’ इति श्रुतिः । तथैव पदस्वरूपविषये शास्त्रकाराः स्वस्वाभिप्रायं बहुधा वर्णयन्ति ।

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